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ABSTRACT

This document presents testimony and prepared statements concerning the lack of information about educational and career opportunities for young people beyond high school, and the need for improving access to student financial aid information so that economically disadvantaged students have the opportunity to go on to higher education. Witnesses were: Col. John C. Meyers, Director, Advertising and Public Affairs, U.S. Army Recruiting Command; Hon. Ernest C. Canellos, Acting Deputy Assistant Secretary, Office of Student Financial Assistance, U.S. Department of Education; Gwendolynne S. Moore, Representative, Seventh Assembly District, State of Wisconsin; Selena Dong, Legislative Director, United States Student Association; Regina E. Manley, president National Association of College Admission Counselors, Chicago IL Public Schools; Gary D. Bass, Executive Director, OMB Watch; and A. Dallas Martin, Jr., President, National Association of College Admission Counselors. Also included in the document is a U.S. Department of Education publication called "The Key to the Future," that provides information to assist those interested in seeking student aid, including how to get it, what's available, and general information on the department's Student Aid process. Appendices contain: (1) prepared statements of witnesses in order of appearance; (2) statements from Senators Lieberman and Rudman; (3) responses from the National Association of Student Financial Aid Administrators to Senator Rudman's questions; and (4) responses to questions from Senator Kohl by the U.S. Department of Education. (GLR)

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IMPROVING ACCESS TO STUDENT FINANCIAL AID INFORMATION

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HEARING

BEFORE THE

SUBCOMMITTEE ON GOVERNMENT INFORMATION AND REGULATION

OF THE

COMMITTEE ON
GOVERNMENTAL AFFAIRS
UNITED STATES SENATE

ONE HUNDRED SECOND CONGRESS

FIRST SESSION

MARCH 21, 1991

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IMPROVING ACCESS TO STUDENT FINANCIAL AID INFORMATION

THURSDAY, MARCH 21, 1991

U.S. Senate,
Subcommittee on Government Information and
Regulation, Committee on Governmental Affairs,
Washington, DC.

The Subcommittee met, pursuant to notice, at 9:35 a.m., in room SD-342, Dirksen Senate Office Building, Hon. Herbert Kohl presiding.

Present: Senators Kohl and Cohen.

OPENING STATEMENT OF SENATOR KOHL

Senator Kohl. Good morning. I would like to thank you all for joining our subcommittee this morning.

The purpose of this morning's hearing is to highlight the lack of information about educational and career opportunities for young people beyond high school. Lack of information has several consequences. If economically disadvantaged kids think that there is no way they can go to college, then why bother with high school? Lack of information can result in a sense of hopelessness and despair. And if middle-income families think there is no aid available for their children, then they lower expectations, and we lose the benefits of maximizing those kids' potentials.

If pre-college counselors and aid administrators can't get the information they need about the public and private aid available or about successful early intervention programs, then they cannot possibly fulfill the expectations that we have of them.

Education is on everybody's list as the number-one priority facing our country. Of course, there are many other important concerns, but for some time we have all known how important it is to move this country dramatically on the road to education. We have an education President. We have national education goals. We have new recommendations from the Committee for Economic Development, along with reminders of what it costs us not to invest in our young people.

Our future in every conceivable way literally hangs on the threads of our action or inaction with respect to education. And our action is a long time coming.

This hearing hopefully is about more than words and good intentions. After awhile, all this talk with no action gets quite trite. We must act. The SCAN legislation that we have sponsored is our contribution to the need for action, and we are committed to working this program through the legislative process.

If the Department of Education would be so kind as to save us all that trouble by working it into the legislative process, by simply incorporating SCAN into their higher education agenda, I would be very pleased.

Judge Canellos, you are joining us today in your capacity as Acting Deputy Assistant Secretary of the Office of Student Financial Assistance. Perhaps you might just walk up to the White House and tell the President that while going through some of the past reauthorization bills, you found the other 9 percent in public approval rating that he is looking for to get the 100 percent. Tell him that it is right here in Senator Kohl's education bill.

Seriously, my concern is one that I do believe is shared by the President and the First Lady. It is simply this: We know there are millions of kids who are falling through the cracks, millions of kids who give up long before their senior year in high school, millions of kids who, beginning some time around the ages of 5 or 9 or 12, start losing hope of ever going to college, much less fulfilling their dreams.

In addition to these kids, there are millions of young people out there who do not have some of the benefits that many of us in this room enjoy. Their parents are perhaps not wealthy, nor college educated, nor well informed. Those young people and their parents may not have the foggiest idea of how to go about selecting a college and putting together a financial aid package, and yet in many ways it is the investment decision of a lifetime.

To the extent that there is public aid available to economically disadvantaged young people, to the extent that there are private sources of aid available to middle-class families, then our failure to get that message out, intervene on behalf of those young people, and help to fulfill those potentials is an unacceptable and a moral tragedy—for them and for us.

I do not pretend to have the answers, and I want to hear from our witnesses what they think of our proposal.

First, I think the Department of Education should take a lesson from the success of the Army's "Be All You Can Be" campaign. The Army has, to its credit, encouraged and inspired young people to look at the Army as a way of bettering themselves through job training and a college education. We should emulate that to recruit more young people into college and vocational education.

Second, I think we need to shore up the pre-college counselor system and do more early intervention. We need to train and assist the professionals to better help these children and their families.

And, finally, we need to make information about colleges, vocational schools, application deadlines, forms, and public and private financial aid readily accessible. There have been repeated efforts to do this in the past, and most have failed. SCAN would set up a computer data base at the Department of Education which would put all of this information on line in one place for the first time. We ought to employ one-stop shopping when it comes to higher education.

That is our starting point. I look forward to working with my colleagues on this Subcommittee, as well as the members of the Labor

Committee who will be tackling the larger issues of the Higher Education Reauthorization Act this year. We are committed to making some real and tangible progress on improving access to postsecondary education.

We are all pleased to be here today, and I would like to ask Senator Cohen if he has some opening remarks.

OPENING STATEMENT OF SENATOR COHEN

Senator **Cohen**. Thank you. Mr. Chairman, let me commend you for holding the hearing and introducing your legislation, and I join with you in supporting the goals of that legislation.

There are two key points that you touched upon: one is dissemination of information, and the second is lifting up students' aspirations. I would suggest that students give up the dream of going on to college or even completing high school long before they deal with the financial aid question. That is way off in the distance as far as most of them are concerned. A student who would like to go to college assumes it is an impossible dream because of the cost, and this is only one manifestation of a more general trend. There is a crisis of opportunity, aspiration, and hope among the adolescents and young families in this country, and I think it is reaching epidemic proportions. Nearly one-fifth of America's children now live in poverty. Nearly one-third of our children face educational and even lifelong failure. And this year alone, one million marginally literate young people will drop out of high school.

Faced with such an uncertain future, I don't think it is at all surprising that so many of our children lack the ambition or, indeed, motivation to break out of this cycle.

I share the view of the Chairman that the need to raise the aspirations of our youth is of paramount priority for kids of all ages. In my State, the problem is being addressed. We have the office of the Governor, the University of Maine, and a number of business leaders who have signed on to the Maine Aspirations Compact, which directly involves businesses in schools. That commitment has paid off, and a number of business/school partnerships are currently in operation all over my State.

To give you one example. Geiger Brothers is a printing and advertising company in Lewiston, Maine. It publishes the famous Farmers' Almanac. Well, it has instituted a special relationship with the Montello Elementary School through the Adopt-A-School program, and Geiger Brothers has donated its resources to establish several programs which give the Montello students special attention that has made a very significant difference in their lives.

We also have the Piscataquis Community High School in Guilford which has increased the number of seniors who go on to some type of postsecondary educational institution from a 10 percent level in 1980 to a 75 percent level most recently because of this aspirations-directed program.

I want to join with you, Mr. Chairman, in commending the Army's "Be All You Can Be" program. On a recent trip—and I have made many of these trips, but on a recent trip last fall to the Persian Gulf, a number of Senators were along on that trip. And it was almost a common assessment as we looked at the individuals who were in the Persian Gulf, in all services—the Army, Air Force, Navy, Marine Corps—it was one of absolute pride to look at these young people, look at what they are doing, look at their expertise, look at the equipment they are handling with such pride and confidence. Why is it we can only do this in the military? Why is it we haven't got programs like this across the board to take these skills? These kids were off the streets, from ghetto areas, low-income, middle-income, upper—it didn't matter. The kind of jobs that they were performing was astonishing. And yet we don't have a program that promotes the "Be All You Can Be" attitude in other areas.

I would like to take a modest amount of credit for helping to reinstitute the GI Bill. As a result of reinstituting that bill back in the early 1980's, we have done a great deal to attract young people into our military services, who then look forward to going on to completing their education.

Finally, let me say, Mr. Chairman, that what we need is some inspirational leadership. Believe it or not, I watched the Democratic Convention during the election last time, and I took some notes on it. And I remember when Jesse Jackson concluded his speech. It was a very moving, and emotional, and I think uplifting speech when he said, "Keep hope alive, keep hope alive." That is our obligation here today and tomorrow and into the future.

There is an old familiar expression that if you would like to plant for a year, you plant wheat or grain. If you would like to plant for a decade or two, you plant trees. If you would like to plant for the centuries, then you plant children. And you plant them in the rich and fertile soil of education so that they can flourish in the years to come. That is what this hearing is about, and I look forward to the testimony of the witnesses today.

Thank you.

Senator Kohl. Thank you, Senator Cohen.

We have three panels. On our first panel today, we have two distinguished people with us. Colonel John Myers. Colonel Myers is a Director of the United States Army Recruiting Command Advertising and Public Affairs Office. Colonel Myers comes to us with extensive experience in the public affairs field and has been involved in various capacities within the Army. He is also a graduate of the University of Wisconsin.

And we have with us the Honorable Ernest Canellos. Judge Canellos serves as the Acting Deputy Assistant Secretary for Student Financial Aid Assistance in the Department of Education. Judge Canellos, also a veteran of the United States Armed Forces, the United States Air Force, has had considerable experience in postsecondary education, both in the institutions themselves and more, since 1990, at the Department of Education in his current position. We are pleased to have you with us this morning.

Colonel Myers?

TESTIMONY OF COLONEL JOHN C. MYERS,[1] DIRECTOR, ADVERTISING AND PUBLIC AFFAIRS, UNITED STATES ARMY RECRUITING COMMAND

Colonel MYERS. Mr. Chairman and members of the Committee, it is a pleasure to appear before this committee and share insights with the members concerning the Army's "Be All You Can Be" campaign. I have prepared a detailed history of this historic campaign, the strategy and objectives of that program, and I offer it for your review and inclusion in the record.

Senator KOHL. Without objection.

Colonel MYERS. I have a brief statement that summarizes some of the major points I think will be useful to you, sir. The military services are authorized to advertise because recruiters can't possibly reach the 20 million young people of prime enlistment age unaided. Advertising gives military recruiters a hand, and Army recruiters are fortunate in being helped by one of the best campaigns in advertising history.

The "Be All You Can Be" campaign originated from a zero-based review of the advertising program undertaken in January of 1980. This review culminated in creative recommendations being presented to the Department of Army in June of that same year. Testing and production of the improved creative concepts proceeded during the summer and fall months, and the first ads aired in January of 1981.

Initial "Be All You Can Be" ads capitalized on the Army's new technology to counteract the "Willie and Joe" image that research had revealed as a major barrier to serious consideration of Army service. In commercial advertising terms, it aimed for an improved brand image, and tracking studies showed that it succeeded. However, the campaign has remained vital through continuous review and adjustment of advertising treatments and strategic objectives as we have learned more about enlistment motivation and have adapted to our changing circumstances. Different phases of the campaign have been characterized by changes in the last line of the Army "Be All You Can Be" song that is so memorable. Originally it was, "Because we need you in the Army."

A more positive closing line, "You can do it in the Army," was introduced in 1983, with advertising strongly promoting the Army College Fund, which offered up to $25,200 for post-service education to those who qualified. This was followed in 1985 by "Find your future in the Army," after research revealed that the best prospects are goal-oriented and look at Army service as a means to a longer-term end. Ads featured young soldiers speaking in the first person about how their Army experience related to their aspirations for the future.

The same future-oriented thrust was maintained as the Army changed advertising agencies in 1987, but the idea was expressed a little bit differently in the signature line, "Get an edge on life." Initial ads using this line were similar in content to earlier "Be All You Can Be" ads, but its full implications begin to be expressed in the "Army Advantages" campaign, which was introduced early in 1989 and which we have with us today.

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[1] The prepared statement of Col. Myers appears on page 102.

The name derives from a refocusing away from short-term benefits and toward the long-term advantages of serving. It was supported by labor market research which indicated that volunteer Army era soldiers do transfer technical skills and good work habits into the civilian workforce. A key study, and one cited in "Army Advantages" advertising, was a survey of employers conducted by the Committee for Economic Development. This research did not specifically study soldiers, but its findings did reveal that what we consider soldierly qualities—good work habits, good interpersonal skills—are highly valued by today's employers. A new but comparable study recently completed by the HumRRo Corporation working under contract to the Army Research Institute has focused more explicitly on the military experience itself and has obtained similar results.

A major review of the advertising program was conducted in 1990 by the Army Recruiting Command and Young & Rubicam, the Army's contract ad agency.

Two specific recommendations emerged. A barrier to consideration of Army service had revealed itself in the form of a strong objection to the regimentation many research respondents felt was characteristic of soldiering. Many young soldiers, however, offered a different perspective to agency personnel as they visited Army installations, a perspective that supports an individually challenging portrayal of an Army experience in which young soldiers are given opportunities to influence events. This was translated into story boards for television which feature young soldiers, one a Ranger and the other a Cavalry Scout, dealing with heavy personal responsibilities during the conduct of training exercises.

A variety of opportunities to extend the "Army Advantages" idea were identified and exploited. A television scenario employing quick cuts of soldiers in action displays a variety of reasons why today's employers want to hire people with the skills and attributes acquired in Army service. Support for this claim comes from the survey of employees recently completed by HumRRo.

In just a few minutes, with your permission, I will show you the three spots that I have just referred to.

In addressing the "Army Advantages" idea to the high school students who represent our largest source of potential recruits, the greater selectivity that comes with smaller Army manpower needs enables us to make common cause with educators in urging students to graduate and qualify. A high school "Stay in School" campaign including posters, public service announcements, and other support items have been extremely well received by high school educators in the Southeast, and the concept was expanded nationally during this school year. Additionally, promotional materials directed to the business community provide reasons to "support your local recruiter" and also to seek out and take advantage of "Army alumni" in solving the highly publicized "skill gap" that confront our Nation.

The new additions to the Army advertising pool amplify and extend our ability to address prospective enlistees and also the adults who influence them. They will, further, promote the trend toward a converging interest of the Army, educations and business people in activities that improve the productive capabilities of the Nation's young people as an important byproduct of national defense. We want a win-win situation for our young people also.

It is important to remember, in summary, however, that Army recruiters as role models and expert representatives of the Army are the key to recruiting success. In a manner of speaking, Army advertising helps to open mental doors of prospects and their influencers to the opportunities offered by Army service. It is the interaction by recruiters with young people, their parents, and, very importantly, school administrators and counselors, that makes the difference. We in Army advertising are happy to play an essential part in Army recruiting with materials that contribute to recruiting success. I have prepared a package of these types of materials for the members which illustrate the kind of messages we use and the ways in which we place those messages before various prospect and influencer audiences.

Now, Mr. Chairman, I will be very happy to try to answer any of your questions. I do have three of our latest television spots that demonstrate some of the communication strategies that we are employing and will employ when we resume our sales offer advertising later this summer. Following the three spots is the transitional advertising that we are using right now that you may have seen on TV in the last couple of weeks, which reinforces the American people's confidence in their Army and what their soldiers have accomplished and what they will accomplish for them in the future.

Senator **KOHL**. Thank you very much, Colonel Myers. We will get to your spots in a minute.

Judge Canellos, good to have you with us.

TESTIMONY OF HON. ERNEST C. CANELLOS,[1] ACTING DEPUTY ASSISTANT SECRETARY, OFFICE OF STUDENT FINANCIAL ASSISTANCE, UNITED STATES DEPARTMENT OF EDUCATION

Judge **CANELLOS**. Thank you, Mr. Chairman and Senator Cohen. I likewise have a short statement I would like to read, and I have some material that I will pass on to the Committee for their examination after my presentation.

It is a pleasure to appear before you today to talk about the Department of Education's dissemination of information related to Federal, State, and other programs of student financial assistance. We support a wide variety of activities designed to inform high school and college students, their parents, and high school and college counselors, about the student assistance programs under Title IV of the Higher Education Act. These activities range from targeting and distributing publications for students to more than 40,000 secondary schools and other community and State and private organizations each year, to funding training programs and specific educational access programs that target low-income, often first-generation students for recruitment and placement, with the necessary financial assistance, in a postsecondary institution. Let me share with you some of the particulars of our efforts.

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[1] The prepared statement of Judge Canellos appears on page 110.

For the current fiscal year, the Congress has appropriated more than $12 billion to the Title IV student assistance programs. In order for students and parents to benefit from the availability of these funds, they must first know that they are there to aid students that are eligible. Therefore, each year we publish a "Student Guide" of about 50 pages of information describing the major Federal programs, the terminology, student rights and responsibilities, and the student loan default avoidance programs. We distribute 9 million copies of this guide to high schools, colleges, libraries, community agencies, and individual students and parents.

Parenthetically, we provide numerous copies of these to each Member of Congress for distribution to their constituents. We also provide a copy of this pamphlet on request.

We also design a colorful poster announcing the availability of Federal student financial aid. It is given to high schools and to high school students. It basically is a short ready reference to student financial assistance. It provides also a reference to where further information may be available to these students.

We also involve counselors in high school and TRIO projects, in Urban League and rural service center organizations in our efforts to disseminate information about the financial aid programs. This fall we plan to publish the Counselor's Handbook, a resource for guidance personnel who must answer student questions about the Federal student assistance programs. These counselors also assist students and parents in completing application forms for these programs. We expect to mail more than 40,000 copies of the Counselor's Handbook to student service personnel in the high school areas. In conjunction with the "Student Guide," this handbook will provide the college and secondary school and community counselors with key information they need to carry out the critical role in publicizing these programs to millions of high school and college students who need this information.

To the extent that our resources permit, we also tailor our publication to the needs of specific segments of the student population of this country. Thus, we print and distribute an application for Federal student financial assistance, which is a free form the students may use to apply for all Federal assistance. We print 13 million copies of this and distribute them to the varying sectors where they may be used. We also print 1.3 million copies in Spanish so that they may be utilized by those who are not totally fluent in the English language. We also distribute 50,000 copies of a student aid fact sheet which is in Spanish, which is a general boiling down of the "Student Guide" and provides basically the same information in Spanish. We would like to have printed this also in Spanish, but we didn't have the funding to do that.

We are also developing a new publication for students in middle school and the early high school grades that will emphasize how careful academic and financial planning can put college within the reach of all qualified students. Finally, we distribute 20,000 copies of another ED publication, the "Higher Educational Opportunities for Minorities and Women," to many of the same groups that I have mentioned earlier. This publication describes public and private sources of student assistance which are of special interest to that audience.

In addition to these publications, we have also operated a Federal Student Aid Information Center for more than 10 years. This center consists of a staff of highly trained and knowledgeable specialists who operate a bank of toll-free telephone lines to respond to general questions about student assistance from students, parents, and school guidance counselors. These counselors also help with more specific requests for assistance in completing application forms, verifying the status of the student application, or forwarding copies of publications. To make certain that the Center's services are widely publicized, we print and distribute a brochure describing it to more than 40,000 individual organizations in our network of high school, college, and State and local community agencies. During 1990, this Center responded to more than 1 million telephone calls and more than 200,000 written requests for information. We are pleased with the quality of this service that the Center provides, and we find it a very useful function.

Incidentally, it is done by contract with the Department of Education, with a contractor here in Maryland.

I have described some of the major publications we develop and distribute throughout the Nation each year using an information dissemination network that we are continuing to refine and expand. In an effort to make certain that we do not inadvertently omit any group or individual needing these publications and information, we also coordinate our dissemination efforts with other Federal and State dissemination activities. We make copies of our publications available through the Consumer Information Center operated by the General Services Administration. We publicize our publications to educational associations, such as the National Scholarship Service for Negro Students, and the professional associations representing high school and college guidance counselors and college financial aid officers. We also make our staff available to provide information to many of the columnists who write articles for students and parents seeking information regarding student financial assistance. Through the media, we reach a still larger audience and further ensure that vital information is received by the public.

The Department also funds access and retention programs that have as their objective the identification, recruitment, preparation, and admission to postsecondary education of low-income, first-generation college students. The largest of these programs are the TRIO programs. Two of these, the Talent Search and Upward Bound, work with students and adults who are not yet enrolled in college and provide them with counseling regarding college admission and financial assistance. We currently fund more than 170 Talent Search programs that work with students and adults to prepare them for entering into postsecondary education. For the first time, 58 of these programs have been approved to serve seventh and eighth graders and will work with them to ensure that the students stay in school long enough to benefit from the programs that the student financial assistance program helps to make available for college. Beginning later this year, all Talent Search projects will be required to provide seventh and eighth grade students and their parents this counseling and financial aid information. In this fiscal year, the Talent Search programs will reach 245,000 students with college admission counseling and student aid information.

The second of the TRIO programs that serves as an access program for secondary students is the Upward Bound program. Currently, there are more than 37,000 students participating in more than 500 Upward Bound programs throughout the Nation. Upward Bound counselors work with tenth, eleventh, and twelfth graders to improve their academic skills and ultimately to enroll them in postsecondary education. Upward Bound projects also are required to provide information about student financial assistance and college admissions to their students. These programs have played a significant role in the dissemination of information and financial aid available to the disadvantaged and minority students.

Another discretionary grant program is the Department's program through the Fund for the Improvement of Postsecondary Education, and they have supported individual projects over the years that work with low-income and disadvantaged students to place them in a college with adequate financial assistance. A recent FIPSE grant supports a 6-week summer camp during which tenth and eleventh graders will attend workshops addressing college admission and financial aid for high school students interested in teaching careers. One of the smaller TRIO programs, Educational Opportunity Centers, provides college and financial aid counseling services to their clients as well. We also fund a number of access programs targeted to graduate studies. These programs provide information about student aid to needy undergraduates whose ability to pursue a graduate degree hinges on the availability of Federal and other sources of aid.

We recognize our responsibility to publicize and disseminate information about Federal programs. Through our program of publications, information centers relying on toll-free banks, and outreach programs, we believe we perform a vital service in this area. We are proud of the quality of the publications, our information center, and our outreach programs. In tandem with these efforts, we certainly continue to analyze our application system to assure that it is simplified and that the application process not be so complicated as to dissuade people from applying for student aid. Taken together, these activities constitute a significant and hopefully successful national effort to publicize to the Nation's parents and the students the importance of student financial assistance.

Likewise, I will be ready to answer any questions that the Committee might have.

Senator KOHL. Thank you very much, Judge Canellos.

Before we start with a few questions or comments, would you like to show us your tape?

Colonel MYERS. At your pleasure, Senator.

Senator KOHL. Colonel Myers, we would like to see it very much.

Colonel MYERS. The first three spots were pulled off when we started the war, and we will get back into our sales message advertising probably mid-summer. The final two spots are the transitional patriotic service-to-country spots that we are using right now, sir.

[Videotape played.]

Colonel **Myers**. We have about a 30-second separation between this sequence and the two transitional spots. The transitional spots you are going to see were put together by existing footage that we had. We didn't think that we could reintroduce with business as usual after the historic nature of the event that we went through in the Persian Gulf. We wanted to reinforce to the American people the relief they felt and we felt that their Army managed to prevail in the manner that they did, and we will continue to do so.

[Videotape played.]

Senator **Kohl**. That is very good. That is excellent.

Senator **Cohen**. Could I offer a couple of comments, Mr. Chairman?

Senator **Kohl**. Yes, go ahead.

Senator **Cohen**. There were two things that struck me, Colonel. Number 1, in the first three videos, there wasn't a single woman present in any of them. Secondly, with respect to the transition videos, there was just a very fleeting shot of a woman typing at a computer terminal. And I raise this, Mr. Chairman—I appreciate your indulgence—because going back through the 1980's, Colonel, I have had a lot of involvement in this program because back in the early 1980's there was quite a drumbeat for going back to the draft. We had a serious problem, Mr. Chairman, with the quality of the individuals going into the military. We had a very high level of Category 4's. We had the Army being ridiculed, having to reduce its literature to comic strip level. And the drumbeat was on for many people in the Senate and the House, to let us just go back to a draft. We will get a cross-section of the community, and we will have a better force.

There were a number of us that said, wait a minute, what we have to do is give incentives. What we had done at that point is cut the Army's advertising budget and then say, gee, you are not attracting the right kind of people. So we said let us go back and put some money into those budgets. As a result, you started doing some really very creative advertising.

But even in that process, it struck me that there were very few women ever shown. And I must say I was impressed with the high-tech quality of the videos, but I still am not impressed that you didn't have women doing something other than sitting at a typewriter.

Colonel **Myers**. Can I respond, sir? These are only three of our current advertising pool, three spots out of that pool which consists of about 11 or 12 spots. We have to target principally to males 17 to 21, but we do not forget the other elements of the demographics that makes up our great Army.

As a matter of fact, in that advertising pool, we have one spot—a very popular one, too, I might add—that focuses on a signalwoman doing a job in a field training situation and doing it very well and being congratulated by her commander.

Senator **Cohen**. How about helicopter pilots?

Colonel **Myers**. We have print advertisements which feature helicopter pilots. But we don't ignore the importance of communicating to a wide range of people, male and female, minorities. We really take that into consideration. We don't want to overdo anything that would focus the wrong message, and I think we do have a fairly good mix.

Senator COHEN. Let me follow this up on my time. I am taking the Chairman's time, but go ahead.

Senator KOHL. That is good. That is all right.

Colonel Myers, you have been in your present position for how many years?

Colonel MYERS. The current assignment, sir, I have been there coming up on 1 year.

Senator KOHL. And you have been involved in this whole recruitment effort for how long?

Colonel MYERS. Coming up on 1 year, sir. This is my first assignment to the Army Recruiting Command. I have been in public affairs for the Army for about 10 years now.

Senator KOHL. And what is your advertising budget?

Colonel MYERS. The advertising budget this fiscal year for the regular Army is $36 million.

Senator KOHL. How much of that money is being spent on media?

Colonel MYERS. Approximately 60 percent of it or better is used to purchase media of all sorts—print, TV, radio, direct mail, and recruiting publicity items that our recruiters themselves use, sir.

Senator KOHL. In your testimony, you state that there is a pool of about 1,320,000 17- to 21-year-old males which the Army targets in its recruitment program. How do you identify your pool?

Colonel MYERS. The pool is identified from studies from existing data that defines what our target market is out of the overall demographic of recruitment-age males and females, sir.

Senator KOHL. So if you are interested in about 20 percent of this target group, that would come to about 264,000 men in order to meet the needs of the volunteer force?

Colonel MYERS. I don't have those figures right in front of me, sir, but that sounds about right.

Senator KOHL. So you target about 20 percent of the available pool that is what you are looking for?

Colonel MYERS. Yes, sir.

Senator KOHL. And as a result, do you have choice?

Colonel MYERS. Sir?

Senator KOHL. Do you have choice involved? Do you get to select whom you want and turn away——

Colonel MYERS. Well, we establish recruiting accession standards that must be met. For example, we accept very, very few prospects in the lowest middle category, and we have a goal for prospects in the Categories 1 to 3A which are in the upper half of the demographic as far as the Armed Services Vocational Aptitude Battery test results. And, of course, the 3B's also, we have a goal for those.

We have a need, a demonstrated need—and it has been demonstrated in the gulf why we have that need—of a quality Army. And so that is why we set those goals, and we have been very successful in meeting them.

Senator KOHL. So you have the opportunity to pick and choose to get the quality that you are looking for? You have enough applications? In terms of your advertising and your outreach, you generate enough interest——

Colonel Myers. Yes, sir.

Senator Kohl. —so that when it comes to selection you have choice?

Colonel Myers. Yes, sir. As an example, the first quarter of this fiscal year has been the most successful for us in terms of quality marks, as we call them in our jargon, for any similar quarter in the history of the all-recruited Army.

Another very essential element of that quality is possessing a high school diploma. Senator Cohen mentioned the tremendous success story of one high school in increasing that, and he understands full well, as all of us do, the importance in the indicators of the future success for a young person if he finishes high school.

For this first quarter of fiscal year 1991, our marks were about 97 percent high school diploma graduates, and about better than 67 percent, better than two-thirds, were in the upper middle category, and less than 2 percent were the Category 4, the lowest possible score on the ASFAB as far as our standards for enlistment. So we have been doing very well.

Advertising, of course, is a very important aspect of that success story, but the recruiters themselves, they are role models in their communities. They are success stories themselves. They are all high school diploma graduates. Many of them have college. They are the keystone of that success story.

Senator Kohl. Judge Canellos, I think the armed services are doing a good job, clearly, of recruiting for the target that they meet, and while they are comparable, they are certainly not exactly identical to what we are trying to accomplish in education. How would you describe the difficulty of your role?

Judge Canellos. Well, let me start off by saying I am envious of the Army's ability to have a budget that is a recruiting budget in the first place and an advertising budget on top of that. We don't have a budget that is earmarked for advertising as such. We have an S&E budget for our entire department of postsecondary education of $53 million, to which we dedicate $3 million for our various programs of advertising. And obviously coming out of the S&E budget, it is subject to the cuts and whatever that occurs over time in the budget process.

We certainly have been squeezed down to rock bottom by not being able to do things we would like to do. In fact, last year, we couldn't even publish our "Student Guide" because of money problems. We had to publish a fact sheet that was the best we could do with the money we had.

So truly everything is done trying to solve a problem with as much money as we can apply to the problem, and there is somehow never enough money to go to do what we really want to do.

Senator Kohl. You have an advertising outreach budget of $3 million, did you say?

Judge Canellos. That is it, yes.

Senator Kohl. So in terms of your ability to advertise, to communicate, the $3 million for the entire United States is almost nothing.

Judge Canellos. Well, it is really taken up by a combination of the publications that we have sent out. That doesn't even include the contract for our 800-number service which is separately budgeted. So all our publications make up about $3 million worth of our cost. We have nothing left over. In fact, we have to skimp at the end of the year to try to make some of these. When some of the requirements come in which are more than our projections and we have to reprint, it really is a scamper to try to come up with the money to do that with. There really isn't anything left over.

Senator KOHL. Why do you think that between the armed services and education one is funded adequately and does so well, and by comparison education is not funded and doesn't do so well?

Judge CANELLOS. Well, I can only speculate, but as Senator Cohen remarked, when you are in the recruiting business and you need to gain people for your mission, you have to spend what you need to spend. The Department of Education's outreach programs are designed to try to help, but they recognize that the Federal impact on education is a secondary one and that it is mostly based on a local funding function. Although we provide $12 billion in student financial assistance, that is a small percentage of the actual impact on money that is applied to the education process in the United States.

I think the mission of the Department of Education, as I understand it and as it has been portrayed as being not a ministry of education which is responsible for the education in the United States, but rather an adjunct and oversight type process, the funding really isn't there. I suspect that if the mission was to basically be an education ministry which was responsible for programmatic as well as other aspects of education, that might be different.

Senator KOHL. So you are saying that the problem, to an extent, is one in terms of organization, education how it is organized in this country, the Federal role, as compared to the State and local roles, versus the armed services that is entirely Federal and is organized in a certain way and able to get jobs done by getting money, appropriating money, knowing what their goal is and being able to execute a plan with all kinds of intervening bodies?

Judge CANELLOS. I think that is in large part very much the case. I think that our Federal money is appropriated by Congress for very specific purposes, like our $12 billion in student aid is dedicated to student aid which has to be given in grants and aid. Our S&E budget which is given to run the Department as such is the catch-all for every other aspect of the Department. And as I am sure you know, when the budget summits result in freezings or don't allow for expansion of budgets, even though the people are there and inflation takes hold, there isn't enough to take care of all the pressing needs that there are. And we just have to basically apply the limited funds that we have to those programs which are mandated by the law and have very little at the end for the discretionary purposes that these publications really come under.

Senator KOHL. Last question. Colonel Myers, would you say that there is a real difference between the way in which armed services can go about recruiting and training and getting the people they need to get the job done, the way our country is organized to get that job done, versus the problems in education in this country and how we resolve them in terms of how this country is organized educationally.

Colonel **Myers**. Oh, yes. I really can't speak for the Department of Education programs, although I am starting to look at them with great interest, having four teenagers coming up of college age.

The Army as far as its recruiting policies and programs that have been supported by Congress, we have a body of knowledge about how to go about business that enables us to predict with a great deal of assurance what cause and effect relationships are between what we do, what is happening in the marketplace—you know, our pool of prospect individuals—and what it takes to bring the quality people that we need into the Army.

Our information management structure within the Recruiting Command has been the product of a lot of very smart people persisting in trying to get to construction of models that will predict our operations, whether they are going to be successful or not so successful, and they have been very helpful in corresponding with Members of Congress about what congressional support will be needed to attain the kind of Army that Congress is in the position or has a responsibility of raising and equipping. So we have a lot of experience in that area, yes, sir.

Senator **Kohl**. One final comment before I turn it over to Senator Cohen. I think there is a difference, an incorrect misperception and difference in terms of the Army and education in this country. We do recognize—and it is true—that we have to be prepared militarily. If we are not prepared militarily, the existence of our country is on the line. And so there is not an alternative to being sufficiently prepared militarily.

I believe it is equally true educationally, but we don't recognize it. We don't understand how critical it is that we are prepared educationally in this country and that the future of our country is every bit dependent on the educational quality of our citizens as is our military preparedness. And I think lately we are beginning to understand as a country how critical it is that we be prepared educationally. But we are late in coming to it; whereas, we have understood it militarily for some years, and now we are organized to get the job done.

Senator Cohen?

Senator **Cohen**. Thank you, Mr. Chairman.

I would like to come back, Colonel, to the videos. As I watched them, it was hard for me to understand how anyone who was in the military could have claimed that they were only recruited to go into the military for the purpose of getting an education. During the whole course of the Persian Gulf conflict, I heard from some mothers, who were understandably distraught, saying that we never made it clear that they would ever be called into combat. And I can't help but look at those videos and see anything but what you were recruiting the soldiers for but to be, potentially to be, in combat.

Secondly, I did point out the women's issue because it is something that I have been dealing with for the past decade or so. It has always struck me as ironic that whenever we see ads for Delta—it used to be Eastern—or one of the others, you would always see a male pilot. You never saw a female pilot. There was a reason for that. They didn't have the opportunity in the military. Most of the pilots were trained at taxpayers' expense and went directly from the Army or the Air Force or Marine Corps, to very high-paying jobs in the private sector, and there was a noticeable absence of women because they weren't allowed to fly those aircraft.

That is something that has changed, under pressure, I might add, from Congress. I think there has been an attitude, there was an attitude, well, that women's work is over here and she will be a typist or help maintain the home in the Army as such. And there has been a change.

I was going to ask you, what percentage of women do you have in the Army right now?

Colonel **Myers**. I don't have the exact figure.

Senator **Cohen**. It is a pretty high percentage, isn't it?

Colonel **Myers**. If I recall, Army-wide it is somewhere around 10 percent, but that is just a recall from——

Senator **Cohen**. And they have a range of skills that they have developed.

Colonel **Myers**. Absolutely. Mentioning women helicopter pilots, that has particular relevance to me, being a helicopter pilot when there were no women. And I have been watching the development of the programs that accept men and women into the helicopter training program, and there is absolutely no difference in their abilities. There were a lot of skeptics within the Army that are skeptics no longer.

We are happy to highlight some of this and especially in our print advertising. We have got some great looking advertising that features that.

Senator **Cohen**. I would like to see you highlight it in some of those TV advertisements as well.

Colonel **Myers**. I will have to bring some—I will have to send you some of our other ads.

Senator **Cohen**. I have seen some. It is just a point. This is not entirely relevant to the focus of the hearing, but it has a large bearing, I think, ultimately on where we are going. You are going to have reduced end strength. We are going to have fewer people in the Army. We are going to have a much tougher line of competition for people to get in, and so you are going to get a higher quality—fewer of them but a higher quality, which means we have got a big problem in terms of that reservoir of talent that is out there, that is latent, that doesn't have a place to go to.

And you are going to have a problem, Judge, in terms of how you are going to inspire these people, give them direction, lift their sights.

I was going to ask you, Colonel, did you have to call upon outside contractors in terms of how to phrase your advertising? You started out, I think you indicated that you started with sort of an "Uncle Sam Needs You" approach, and then it gradually evolved into "Be All You Can Be," as the individual aspiring to a higher level of accomplishment. Did you rely upon outside consultants or contractors to give you some assistance in that?

Colonel **Myers**. Yes, sir. As a matter of fact, the advertising agency that the Army contracted with at the time was essential in the development of the "Be All You Can Be" campaign. To this day, we depend very heavily on the professional capabilities of Young & Rubicam.

Senator **Cohen**. Sure. And so while you have, let us say, a $15 million budget for advertising or something in that neighborhood, you really are piggybacking upon a tremendous talent that is out in the commercial field to take advantage of.

Colonel **Myers**. Absolutely, sir. It translates into technical capacities that we wouldn't have if we weren't associated with a large advertising firm. For example, efficiencies in purchasing media is one example. You have the entire media purchasing weight of Young & Rubicam, the largest advertising agency in the country. So when they make a deal for the Army, it is a really good deal.

Senator **Cohen**. But also in terms of the creativity, you can draw upon the millions, tens and hundreds of millions of dollars that are spent by the private sector in terms of generating creative ways to catch attention. Those are very creative ads.

I mention this because I think we are going to have to move that over into the civilian sector. How do you compete with that? You have people in uniforms. They have got exotic equipment. They are carrying their M-16 or .50-caliber machine gun. They are jumping out of helicopters. They are flying in aircraft. You have got to be even more creative in terms of the civilian programs.

The Chairman mentioned our existence being on the line, and it is. But there are awfully creative ways in which you could construct an advertising campaign, assuming you had the money. And this is what I want to come back to, Colonel Myers. You weren't given the money back in the late 1970's. They cut the money dramatically. And when we increased the funding for advertising and said this is what we have to do to get that quality up, the Army and the other services responded.

The same thing is going to be true about the issues confronting us. I can, just sitting here, for example, think of a very creative ad for bringing people into the environmental movement. We need to have more people dealing with this planet that my colleague from Maine, Senator Mitchell, has described "planet on fire." I could take one of those videos of those seagulls drowning in oil, say that this is a potential threat to our environment, and make that into an ad to draw people into that category.

We are now trying to develop a fast rocket-type of aircraft to go from here to Japan in 3 hours. You surely can translate the need to get engineers and aerospace-type of individuals involved in that in the commercial field.

You can show the streets of New York the plumbing erupting and blowing up to say we have got to have plumbers as well as philosophers.

There are a variety of ways in which you can be very creative and use television, which is the most powerful medium in our lives. When you talk about a $15 million budget, some States spend that for a senatorial campaign, most of it on television.

It seems to me that if we put the kind of resources there that are necessary, and use the kind of creativity that is necessary, we can draw people not only into the military, but we can shift that over into the civilian sector and still call upon a lot of talent and develop it. But it is going to take some real creative thinking. Frankly, passing out one of these doesn't do it. That is simply not going to be sufficient enough.

I notice that the Army has one program, Colonel, that you talk about, with educational materials directed to the business community. I assume it is this one, "Experience For Hire."

Colonel **Myers**. "Experience For Hire," yes, sir.

Senator **Cohen**. It struck me as ironic that the business community wouldn't recognize already the reservoir of talent they have got there to call upon, 150,000 people coming out of the military every year with all of these skills developed. I would think every corporation would want to snap up anyone in the military. So it seemed almost redundant, but it is not.

Colonel **Myers**. If I could comment on that particular booklet, we sent that to about 300,000 human resource directors and about 100,000 CEO's of corporations of 100 employees or more. A tremendous response on the part of the business community. There is a workforce problem out there. They recognize it.

There has been a myth on the part of many businessmen, our research shows, that the Army—this myth that the Army is an employer of last resort when, you know, it has not been that way for years. We had to chip away at that myth and advise those businessmen that aren't aware that that Army alumni is the guy he needs to solve some of his workforce problems.

On the education side, similarly, sir, we are making inroads to try to explain that we are not in competition with higher education. We are in cooperation with higher education. As an example, we have got a concurrent admissions program that takes a prospect and links him up with a college, if he meets the application qualifications, and our education system in the Army tracks that young soldier and makes sure that he continues to stay in contact. And when he gets out of the Army, he matriculates from that college. And it is a great program.

We have got loan repayment programs. If somebody is having problems with a loan, as long as they are not in default, we have got the means to get them out of that trouble, give them some skills that they can learn for an enlistment, and they can continue on either in the Army or return back to school or whatever they want to do.

So we don't want to be in competition with anyone. We think there is a need in this country for all of us to work together on maximizing the potential of our youth population.

Senator **Cohen**. Judge Canellos, can I just ask you this? Assuming you had the resources, would you call upon outside expertise to develop advertising campaigns to really start to shift our focus to what needs to be done domestically?

Judge **Canellos**. I would say certainly because in-house we don't have that kind of capability. We have a staff in dissemination and training in my particular division which tries to kind of gerryrig stuff together and does a real yeoman job with the limited resources they have. But any time we go beyond that, which obviously this particular thing would entail, we need to go out to the professionals by contract.

Senator **Cohen**. Well, I have watched the IBM ad, for example. You have that man going around, a very powerful individual inspiring those students to do the same thing about being all that they can be out there. It seems to me we have got to tap into that kind of creativity to lift these people up.

Secondly—I know my time is running out—much of the focus of these advertising materials tends to be directed toward urban areas, inner cities, where there is perhaps the greatest perceived need. I come from a rural State, and as I like to point out, I used to be the mayor of the third largest city in Maine. It sounds pretty impressive until you find out there are 36,000 people in my third largest city in Maine. So you understand the dimensions of my State, which is very, very rural for the most part.

What kind of programs do you have that are directed toward the rural areas? Do you think that you should develop special approaches there, as we do to inner cities, to help those who are really trapped in a cycle of poverty and perhaps even—well, a cycle of dependency?

Judge CANELLOS. Well, Senator, I think based on, again, the limitation of funds, we have targeted on those that are Chapter 1 eligible, which are the disadvantaged, either educationally or economically. It doesn't matter that it is an inner city or not. It is the fact that they are qualified under Chapter 1. I believe most of those are the——

Senator COHEN. But what I am getting at is, do you shape the advertising or the direction toward a rural versus an urban area? To say that they are all poor doesn't really help. I am talking about these very impressive advertising techniques here.

Judge CANELLOS. Right. Actually, the only thing that we target by region are the TRIO programs that I mentioned in my testimony, which are regional programs. And by definition, since they are wherever they are, they handle the problem at a local level. But from an advertisement point of view, other than our Hispanic one, which is targeted towards the Hispanics specifically, our advertising is strictly across the board, aimed at either the high school seniors and juniors who should be aiming their thoughts towards post-secondary education, or the non-traditional students who are out of school, who maybe are interested in coming back.

Senator COHEN. Can I just suggest that you have got to do two things? I think what you have got to do is be much more specific in how you target the advertising in terms of the job opportunities for the future. To take a general across-the-board approach I think is less than inspiring. If you look at what the military has been able to do, they have specific talents that they are looking to pick out. To simply say that we have educational assistance for all of those in this income category isn't very uplifting, to say the least. Not interesting, and you are not going to get the same kind of response. I think you have got to target it, not only in terms of what kind of skills can be developed, but I also think you have to target it in terms of regions as to what skills you can develop within a region given its customs, history and so forth.

Judge CANELLOS. We do have some studies going on, especially in trying—we have focused on teaching and trying to bring people into the teaching profession. And so we are focused in that, and obviously in the last year or so, we have gotten into the math and science and trying to aim people towards those. And we do have some studies in an attempt to try—how do we influence and how do we induce people to get into those fields.

We certainly have special scholarships that Congress has set aside for those types of programs, and the advertising part of it or how we accomplish that is now being worked through—but, again, worked through at the speed that we can afford with our current budget constraints.

Senator KOHL. Thank you very much, Senator Cohen.

Before we go on to the next panel, I think it is important to recognize that the Army is another profession. It is another avenue for young people. And to the extent that you do your job well, of course, that is great for this country because that is what we are all about, is attracting young people into meaningful careers. The job, in terms of your job, it is the whole thing. And the fact that some of these young people go into the Army is fine. That is what you want. I mean, that is another educational professional opportunity that we present in this country. And to the extent that young people take that avenue, you are happy, you are happy, we are all happy.

But what we are talking about is getting our young people to understand the whole panoply and take advantage of the whole panoply of educational opportunities and careers in this country.

I happen to own a professional basketball team, and we do some of that in the NBA. I happened to see yesterday in the Los Angeles Times there was just an article about the Lakers. And what they do is they invite kids who have great attendance records in school to attend a Laker game and Laker practices, and they have the ballplayers, who are role models to the kids, talk to them. They talked about Magic Johnson, Perkins, Worthy, and some of these guys that I wish I had. But, anyway——

Senator COHEN. It only takes money, Mr. Chairman. [Laughter.]

Senator KOHL. And Senator Cohen in his heyday.

But they talk to these kids, and they tell the kids it is fine to dream about becoming an NBA basketball star. But they remind the kids that sports careers are short, but being a lawyer, a doctor, or a business person lasts a lifetime. And they say that we need more successful people in business and in the professions.

And I think that is what you are all about, and that is what we need to convince the young people of America, to stay in school, and then you have opportunities, one of which is military, but there are other opportunities. But if you don't stay in school and don't get an education, you can't even get in the military.

That is what SCAN is all about and what we are all about as a country, and we need to get focused on it. Thanks a lot. Nice to have you guys.

Senator KOHL. Our second panel, we have two fine women. First we have the Honorable Gwendolynne Moore, who has been a member of the Wisconsin State Assembly since 1988. While in office, she has been very involved in her community, specializing in economic development and community reinvestment. As a graduate of the TRIO program, Ms. Moore knows firsthand the importance of early intervention and awareness of the availability of programs.

We also have Selena Dong with us. She is serving as the legislative director of the United States Student Association. As a central figure in this organization, which represents over 4 million students across the country, Selena hears from many of these students and their concerns about the information they receive regarding the availability of financial aid for higher education.

It is nice to have you with us, ladies. Gwendolynne?

TESTIMONY OF GWENDOLYNNE S. MOORE,[1] REPRESENTATIVE, SEVENTH ASSEMBLY DISTRICT, STATE OF WISCONSIN; ACCOMPANIED BY SOWANDE OMOKUNDE

Ms. MOORE. Good morning, Senator Kohl. I bring you greetings from the citizens of the State of Wisconsin, to the distinguished gentleman from Maine, Senator Cohen, and particularly from the residents of the Seventh Assembly District which I represent.

My name, again, is Gwendolynne Moore, and I am a member of the Wisconsin Assembly, and I represent an inner-city community in the State's largest city.

I have listened to a lot of testimony, and yet I am very awed and honored to have been invited here, and I am hoping that I will be able to share some information with the Subcommittee that will be very helpful in terms of moving S. 501 forward.

In view of some of the comments that have been made here, Mr. Chairman, I hope that you will suffer my digression from my written testimony, which I have submitted to your Committee.

The front page of Tuesday's New York Times speaks to the recent economic recovery in Milwaukee together with the bitter irony of one of the highest black unemployment rates in the country. The Department of Labor statistics indicate that that figure is at about 20 percent, which is a rate that is five times greater than for the white population. However, I would concur in an analysis presented by a Dr. Rob Kennedy from the University of Wisconsin-Madison which puts that figure at about 50 percent, given the numbers of folk who are not within the Department of Labor statistics reach because they are not longer looking—they are so discouraged that they are no longer looking for employment. More than half of the black population in Milwaukee is on some form of public assistance.

The problem, of course, is that young blacks and other black workers must develop the skills to compete in the current economy. Wisconsin was primarily a manufacturing State, and in the postindustrial era, they now lack the job skills and job preparation for the jobs of the 21st century which will require a postsecondary education in more than 80 percent of the instances. Therefore, I am very supportive of S. 501, and particularly supportive of this advertising campaign.

A couple weeks ago, I had a long very candid discussion with a public relations executive, and we discussed the sort of negative campaigning of the alcohol and tobacco advertisements in the inner city. And one of the things we talked about, now that those advertisements have been replaced with other public service announcements, they have been geared toward other types of negative campaigning: don't do this, don't become a prostitute, don't take dope, don't do this, don't do that. And so we must replace those advertisements with something affirmative, something positive, something that will speak to what alternatives there are.

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[1] The prepared statement of Ms. Moore appears on page 118.

I am particularly impressed with Section 4 of the bill, Senator, in view of the recognition that it is very important to have folk in the field—parents, teachers, counselors, recreation workers, any people who may come in contact with young people—to endow them with proper information about the availability of college scholarships, college programs, and to actually put young people in touch with professionals who are knowledgeable and caring human beings.

My own experience is a testimony to the really key importance of Section 4. I was born healthy. However, I was born to a single female-headed household. And Murphy's law says if anything could go wrong, it would go wrong. And everything went wrong. I had eight other brothers and sisters to compete with for food. I grew up in inadequate shelter, grew up with very slim rations. I went to school with no breakfast and no lunch, for many years one meal a day, and then was told by my mother, who did the best she could, "to fill up on Lake Michigan." I was mis-educated, provided unequal educational opportunities, sexually assaulted as a child, so that by age 16 I had been ravished by my own poverty. Ravished.

Were it not for Upward Bound, I am not sure that I would be seated here before you today. Upward Bound recruited me and really assisted me in not becoming a high school dropout, because by my high school year I was pregnant and just stopped going to school. And one of my Upward Bound counselors, Mr. Theodore Nxumalo, an exiled medical student from South Africa, decided that he really, really wanted me to graduate from high school, and literally delivered me to the University of Wisconsin's library each day to study for my exams so that I could complete the requirements for high school graduation.

During that same time, I had the great fortune of meeting Dr. Arnold Mitchem, who was then the educational opportunity program director for Marquette University. He distributed literature to me regarding the opportunities available at Marquette University, gave me an application for admission—that I did not follow up on. He then sent a core of high school students out into the community to find me because I had moved about five times between high school graduation and the beginning of my freshman year in college.

And I make that point for this reason: While I think that the information component is really important, when you are dealing with very, very low-income students, very disadvantaged students of any race, you are dealing with human beings who are decimated by the lack of opportunity, and you really do need those human resources to harvest those young people. So I am very pleased with your bill and very supportive of your effort here.

I think that, with all respects to Colonel Myers and the very successful "Be All You Can Be" campaign, I would suggest that we need to compete with the Army for the best and the brightest in our communities. One of the things that really concerned me and really had a very chilling effect on my well-being was the possibility and the prospect that tens of thousands of body bags were going to be returned to the United States from the Persian Gulf; and that because of the volunteer army, the lower class in our country were going to be disproportionately represented in those body bags. It was a very chilling recognition on my part that young African American males, the best, those who might have become biochemists or teachers or so on, were recruited by the Army because of their very correct perception that there were no other opportunities out there for them.

I think that if we were to just look at laissez-faire and the natural ordering of things, we would see quite clearly that the best and the brightest would automatically find their way into institutions of postsecondary education. But that is not true because our society is run by the social order where kinship, rights, racial conventions, and other color privileges are the order of the day, and it is the crucible of social disadvantage. And that social ordering can and often does devour whatever talent or intelligence a human being or a whole society may possess. And I think that as Government we must continue to intervene so that our relative position in the international economy will be protected.

I would be very happy to answer any questions.

Senator KOHL. Thank you.

Selena Dong?

TESTIMONY OF SELENA DONG,[1] LEGISLATIVE DIRECTOR, UNITED STATES STUDENT ASSOCIATION

Ms. DONG. Mr. Chairman and members of the Committee, it is an honor to appear before you today to testify on the Student Counseling and Assistance Network Act of 1991. My name is Selena Dong, and I am legislative director of the United States Student Association, the largest and oldest national student organization, representing more than 4 million students across the country. I am originally from California, and I am a June 1990 graduate of the University of Washington, the Rose Bowl champions.

When we read Senator Kohl's bill, we were so excited that we nearly fainted—and I am not kidding—for this bill includes so much of what we have been saying for years: that Title IV student aid programs are good programs that are simply not as well publicized as they should be.

For example, a 1983 publication of USSA and the National Student Education Fund reported that, "The inadequacy of current financial aid information has been identified as the greatest impediment to postsecondary education access."

And in a press statement issued last October, USSA vice president, Tajel Shah, was quoted as saying, "Just as the U.S. Government pays billions of dollars in commercial time to ask young people to 'be all you can be—join the Army,' the Department of Education needs to equally publicize the availability of Federal financial aid."

Just on Monday, 10 students testified at a joint hearing held by the Senate and House Subcommittees on postsecondary education on reauthorization of the Higher Education Act. These students came from the city and the country, the middle-class suburbs and the ghetto. They were white, African American, Asian American, Latino, and Native American. And every single one of them testified that while they were growing up, they simply did not know about all the different types of student aid available. Yet they knew that they could join the Army and go to college. One woman from Wisconsin testified that she joined the Reserves right after her parents told her that they could not afford to pay her way through college.

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[1] The prepared statement of Ms. Dong appears on page 125.

Moreover, at the USSA conference this weekend, I asked 400 students at a general assembly how many of them knew the words to the song "Be All You Can Be." Everyone raised their hand. Every single one. Then I asked how many of them knew the Department of Education's toll-free information number on Federal financial aid. No one raised their hand. No one. And we represent the more privileged people in society because we are in college. For every one of us, there are more youths out there who are not in college. Clearly, we are not reaching the people—low-income and people of color communities—for whom this information on student aid could make such a difference in their lives.

A July 1990 report by the General Accounting Office confirmed this. It concluded that "both parents and students were generally unaware and uncertain about the availability of [Federal] student financial aid to help pay for college." It quoted a 1980 national survey of high school students, which revealed that only 12 percent of all high school sophomores knew that Pell Grants were available, and only 8 percent believed that Stafford Loans were available.

Moreover, Federal student aid, because of inadequate publicity, is perpetuating the inequalities in our society because these numerous studies showed that the wealthier and more educated families were more aware of student aid than their less wealthy and less educated counterparts.

Because of these reasons, S. 501 is of critical necessity, and it would work because it takes a multifaceted approach. First, S. 501 would train and further enhance the effectiveness of high school counselors who are crucial. One student from a low-income community testified that he would have never known about scholarships for college—ones that are now affording him the opportunity to go to a prestigious private school—had his high school counselor not gone out of her way to tell him about them. Likewise, another student testified that his high school counselor, untrained in the complexities of Federal student aid, gave him the wrong application forms. Clearly, we must invest in high school counselors who are critical components in our efforts to make education a reality to all.

Second, S. 501 would enhance public access to information resources by developing a comprehensive guide to college opportunities and financing that would be integrated with other relevant data bases into the Student Counseling and Assistance Network. This is crucial. One of the biggest barriers to the student aid system is the complex and confusing nature of the student aid application process in which students are expected to fill out different forms and pay different application fees for private, Federal, State, and institutional aid. Such an unwieldy system makes it nearly impossible for students to know about all the different types of aid available. S. 501 would alleviate this problem by creating a more centralized and publicized way to know about all the different types of student aid. Clearly this is necessary. And in response to the demand for information on ways to pay for college and so on, a new industry has developed in which students and parents pay private consultants to find ways to finance college. Yet, only the wealthy can afford this system. Clearly we need to do more.

Third, S. 501 would provide funding for an important recruitment and advertising and publicity effort. The same GAO study showed that, "[S]ophomores who were aware of Pell Grants and Stafford Loans in [the] 1980 [national survey] were more likely to enroll in postsecondary schools in 1982." Moreover, this third prong is an absolutely necessary component as a companion to the bill's other elements, which emphasize early intervention. With 41 percent of undergraduates on our campuses today being 25 years or older, we need to take a widespread campaign to ensure that all students, including nontraditionally aged students, know about ways to finance their higher education. We will have to retrain large numbers of workers in the future; in fact, we will have to educate every man, woman, and child in this country to meet the needs of our workforce and to keep America competitive. And an exclusive emphasis on early intervention would shortchange a large portion of our adult human resources who are potential college students.

Lastly, we support the emphasis on reaching disadvantaged communities. With the gap in college participation between poor and non-poor and between minority and white youth climbing, we must redouble our efforts to make education a true option for everyone. USSA is proud to express our enthusiastic support for S. 501. We believe that there is no better way to celebrate the 25th anniversary of the Higher Education Act and its Title IV aid programs than to publicize them, and that there is no better way to invest in America's future than to ensure that education is a known reality for all.

Thank you.

Senator KOHL. Thank you. That is quite an endorsement, Selena. I didn't write that speech, ladies and gentlemen. [Laughter.]

Senator KOHL. Ms. Moore, is one of the problems or is a basic problem in our central cities that so many of our young people look upon higher education as something to which they can never hope to attain for financial reasons?

Ms. MOORE. I certainly think that that is a problem. Selena really pointed out something that was really important—early intervention. I think that many things in the environment reinforce the notion that you cannot go to college; not only that there is not the financial network and base there, but it is reinforced by negative counseling. I can recall being told that since I was unable to play football and did not have the physique to play football, I most likely would not be able to go to college.

Also, you don't see your neighbors, folk in your family going to college, and it is just a number of things that militate against your seriously pursuing a college education.

I think that an advertising campaign might, in fact, suggest to those who were the brightest that perhaps there are opportunities and that there is a financial network to which they have some access and could escape from poverty.

I also think that it is extremely important to do it early. I think that I was really far gone by the time the Upward Bound program was authorized and they had identified me. I had a number of academic deficiencies by the time I was recruited into college, particularly in the quantitative areas. I was terrified of writing a paper. And I think that it took an extraordinary amount of effort on the part of those professionals to bridge the academic deficiencies and gaps that I had, in addition to which I had very low self-esteem and very little confidence in my ability to do it. And I think that if you were to have—I was very fortunate, and I am sure that we could not duplicate that kind of effort across the country. But if you get young people at a very early age, you can identify areas of deficiencies. You can work on those things at an early age and really provide a quality experience for them.

Senator KOHL. Selena, did you want to say something?

Ms. DONG. If I may. Early intervention plays a crucial role in developing that self-esteem and sense that college is available. And yet the TV ads that the Army manages to run so effectively, if they were channeled toward staying in school, it would also help with that. I mean, from day one you know that you can go and join the Army, and it appeals to young men's sense of "I want to be macho," you know? I mean, I almost joined the Army right after seeing those ads. They are exciting——

Senator COHEN. You would be a paratrooper, I am sure.

Ms. DONG. Yes, a paratrooper. Well, no, I probably couldn't make the height requirement. And yet if we had the same kind of exciting ads that say look at me, I am a basketball star, stay in school. I mean, there are some efforts at that, but those TV ads wouldn't just be reaching out to nontraditional students who are out there maybe considering college. It would help from day one. Give us that excitement.

I was talking to my intern from the great State of Kentucky who was from a very poor rural area, and she said that when she was growing up, education meant you were a geek. Going to the military meant that it was an exciting option. We need to make college just as exciting an option, and that is not happening right now.

Senator KOHL. Thank you.

Senator Cohen?

Senator COHEN. If I could just pick up, Representative Moore, you told a very poignant story. There is a book that just came out, and I won't try to pronounce the author's name, but it is called "There Are No Children Here." It is a truly worthwhile reading experience because it captivates in the most emotional and moving way the story of two young brothers growing up in the outskirts of Chicago, right on the rim of Chicago in one of the ghettos, and the lives that they have to lead. Not too much different, I suspect, than your own.

When you talked about—and I was struck by this—you talked about Murphy's law. You had a number of obstacles to overcome, and the first one you mentioned is that you had, what, seven or eight brothers and sisters. That struck me. What a change in times. Fifty years ago, seven or eight brothers and sisters, that was a mark of some accomplishment. Today you saw it—or at least growing up, you saw it as an obstacle in the sense that you have got to compete, for food, for clothing, for housing, and for educational opportunity.

That perhaps presents—it is so complex. It is not simply a matter of creative advertising. That is part of it. I want to commend the Chairman's bill. But that is only a small part, a very small part. Until we deal with the issue, how do we help single-parent households? We take a mother with seven or eight children and expect that somehow she is going to be the unit or the leader of that household, hold it together, and either work or be on welfare, and raise those children, and overcome the obstacles of a drug-infested neighborhood in which there is no safety.

Look at this morning's news. On the local news, they talked about one of our schools in this area where they are now putting up metal detectors at the high school level because there has been so much violence there. So it is not only going to be an issue of can we put more money into more creative advertising. We really have to go back and see what we have to do in terms of rebuilding this country across the board. Because it doesn't matter how much money you put into advertising, you can attract a certain segment, a certain percentage, and those who will have the native intelligence and ability, and perhaps inner motivation, will make it somehow. But it is a small percentage. The vast majority of those people who are living in either those inner cities or rural areas—you mentioned in your written testimony the TRIO program, which has been very, very helpful in my State, I must tell you. It has been a very important program.

But I suggest we have got a lot more work to do than just this, and, Ms. Dong, your suggestion about early intervention is not only for education in terms of college opportunities. We have got to intervene in a much more dramatic way across the board.

Racism has a lot to do with it. You have touched upon this, but the fact is we still basically have a racist country, in many, many ways. We have made a lot of improvements, but not nearly enough. And when you pick up the morning news and see what happened in L.A. or what happened in New York, there is no doubt in my mind that there still is a strong undercurrent of racism, which, whether intentional or unintentional, has succeeded in losing several generations at least. Several generations at least.

So I don't have—let me ask you one question. That is a statement.

Ms. MOORE. OK.

Senator COHEN. What do you recommend in the way of breaking through? Let us talk about the inner city now. What is the best medium? Is it MTV? You talked about negative ads versus positive ads. I go through the airports frequently, and I see a guy standing there, and he has got a pistol up his nose. And it says, "Go ahead. Try your next coke," or something. It is a very powerful ad, very negative. What do we do in terms of dealing with these issues, not only for college, but we are talking about advertising to the people in the inner cities who see more of an opportunity in running drugs than working at McDonald's, who see that they have status symbols, whether it be Reeboks, where you have got a Milwaukee Bucks player advertising a shoe, or a Magic Johnson or Air Jordan.

It is a question of values. How do we go about changing the values, and what is the medium we use? What kind of creativity do we need to start changing how people see themselves as well as reaching for the opportunities, assuming the resources are there?

Ms. MOORE. Well, I would like to address all of your comments and your question as well. One thing, obviously, we need to address the more insidious problems of poverty, but we still must focus on providing folk with the means of egress from poverty, which I believe is educational opportunity. To the extent that the natural order will prevail when given an opportunity, we must continue to do that and provide folk individually, one by one, an opportunity to have an educational opportunity.

I think one of the more insidious problems is that people don't recognize that they have college potential, that they don't know that. So any sort of campaign ought to identify talents, interests that folk can key into and identify with as being something that is trainable. Children have no idea, when they sit around and doodle, that they could perhaps go develop a career in commercial art. They have no idea that those same skills might be used to be an engineer. They have no idea that, you know, enjoying fooling around with a few numbers is something that is educable.

And I think that obviously TV is a medium that even the most poor have some access to, some limited access to. I didn't have TV, but this is the 21st century. I think that television, billboards in the inner city are very effective.

Last session, I was able to obtain State funding for a "Hang Tough" campaign inserted into the State budget, and we used radio, television, print media, and just deluged the community with the message to hang tough against drugs. But instead of it just being a negative don't do, don't do, don't do, we used kids doing creative raps—something that appeals to young people. We also have one ad that I love where a young girl plays her violin and suggests that this is a means of reducing stress.

So I think that if you use young kids, use examples of people who have succeeded, perhaps people could tell their stories on television: Yes, I was poor, I was born in the project, and so on and so forth, but I was really good at this particular thing, and now I am a doctor.

It is very important to provide role models, and also to have the human resources to bring people in. You can't forget that. Because in addition to that—you just take the "Hang Tough" campaign that I talked about earlier. In addition to that advertising campaign, I also inserted into the budget a program called Wisconsin Against Drug Environments, where you actually had community organizers to go out and personally deliver the message, personally provide information regarding the resources for treatment, and other alternatives. So you have to do them both.

Senator COHEN. I will just mention quickly—we have one more panel to go, and I would just make an observation. I mentioned in my remarks that we have a company called Geiger Brothers in Maine that has an Adopt-A-School program. What they do is throughout the year, they take sixth graders, and they invite them to a job shadowing day. They take them into the Geiger Brothers plant, and they shadow the various business executives during the course of the day or half a day to let them see what running a business is like and what people can do. Do you think that that would have some advantage if we did more of that, with businesses taking a more active interest in the community to start adopting a school and say come on in and see how we work here?

Ms. MOORE. Well, I certainly think that it is in the best interest of business to do that, because what business correctly claims is that by the time young people come into their industries, they are so undereducated that the business must expend a great fortune to teach them to read and write, things that the public system should have been doing. It [illegible] certainly in their best interests to make sure that their labor force is well trained to get involved in education.

There are things that the school system perhaps cannot afford. One of the things that is very disturbing to me—and I have brought my son with me today—is that——

Senator COHEN. Come on up.

Ms. MOORE. Come on up because he can help with this. He wants to be the President someday, after he runs against me.

Senator COHEN. Come right over here. They will give you a microphone right there.

Ms. MOORE. He went to a Montessori school in Milwaukee, and I would like for him to just describe the opportunity, or lack thereof, to work on the computer. This is one of his interests. Can you tell them about it?

Senator COHEN. Do you want to state your name for the record?

Mr. OMOKUNDE. My name is Sowande, and I really like computers. And when I was at the school, I got to work on the computer for like maybe, let us say, 20 minutes every week. And I had major stuff to do, and most people were just playing games, keyboard games and stuff like that. I had to reports to write up, and I probably got bad grades only because I didn't have the computer to use. There wasn't enough time to write it up.

We need more materials in school. There should be more computers per class because that won't work out because everybody will be fighting over it and everyone will be upset.

Ms. MOORE. I think private industry could provide this technology for our young people. I feel that he is daily being further and further disadvantaged by not having access to this technology that is going to shape the next century. He is now a student at the gifted and talented middle school, and he does not have regular access to this technology.

Even if he were to, God forbid, grow up to be the manager of a fast-food restaurant, he would have to know how to operate a computerized cash register. And I feel that the business community should be involved in funding these kinds of initiatives. It is certainly in their best interest.

Senator **Cohen**. Could I also ask this young man, I take it your mother probably takes a pretty strong interest in your education as well, doesn't she?

Mr. **Omokunde**. Yes, she does.

Senator **Cohen**. Does she keep a pretty strong eye on you in terms of watching your habits? While the other kids are kind of playing around, you are studying?

Mr. **Omokunde**. Yes.

Ms. **Moore**. Tell him about the television policy.

Mr. **Omokunde**. I got a very good grade this period, and I owe some of it to my mother because she has been limiting TV. For Monday through Thursday, no TV. And I don't think of it as a punishment, but just some help in school.

Ms. **Moore**. I don't know if the media campaign will work on him. He won't be watching television. [Laughter.]

Senator **Kohl**. Well, that is a great job. A great job, ladies. Young man, it is good to have you here.

Mr. **Omokunde**. Thank you.

Senator **Kohl**. You spoke very well.

Senator **Cohen**. And I hope you plan to run against Senator Kohl the next time—— [Laughter.]

Senator **Kohl**. Or move to Maine.

Ms. **Moore**. Thank you.

Ms. **Dong**. Thank you.

Senator **Kohl**. We have one more panel, and a very distinguished one at that.

Dr. Dallas Martin is one of our panelists. He has an extensive resume. I won't go into it entirely. He currently serves as the president of the National Association of Student Financial Aid Administrators here in Washington. He has been actively involved in various student financial aid organizations and is well published on issues relating to student aid. He is experienced in working with the Federal Government on information dissemination projects, and it is certainly an honor to have him with us today.

Gary Bass is the executive director of OMB Watch. During his time at OMB Watch, Mr. Bass has assisted nonprofit organizations in better understanding Federal rules affecting their organizations and constituencies. He is also very familiar with the use of new technologies which can be so useful in achieving public interest goals.

Regina Manley is the national president of the National Association of College Admission Counselors. She has been active in numerous professional and community organizations related to education, including facilitator of postsecondary guidance in the Chicago Public Schools, and serves on the College Scholarship Service Division Governance Committee of the Mid-West Region of the College Board.

Nice to have you with us, folks. Dr. Martin?

TESTIMONY OF A. DALLAS MARTIN, JR.,[1] PRESIDENT, NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

Mr. MARTIN. Thank you, Senator Kohl. It is indeed a pleasure to be with you and Senator Cohen today. It seems to me, as the preeminent Committee of the Senate responsible for overseeing the quality and distribution of the Government's information and evaluating the effectiveness of the activities of all these agencies, it is certainly appropriate that you look at the kinds of informational services that are currently being administered by the Department of Education.

I think we have heard ample testimony today about the important pressing needs of our society as we prepare for the 21st century. In our opinion, there is perhaps no issue more important facing our society today than that which will help to secure that we have a broad, diverse, well-educated and well-trained workforce that can support us. However, to achieve this goal necessitates that we provide opportunity for all of our citizens, and in particular the growing number of those who are being denied the chance to participate fully in our society.

Equal educational opportunity for all is clearly at the foundation of any solutions to the problems that we face, but to ensure that this occurs requires that we develop effective early intervention strategies and more effectively market the kinds of resources that are available to people most in need.

Through our association, we have conducted a number of research studies and investigations into the kinds of programs that are available across this country, and we have found that there are hundreds of viable projects that are already under way in communities that could certainly serve as models for broader scale efforts. These projects provide intervention at crucial junctures. They build confidence and give disadvantaged students the sense that postsecondary education is possible and that it also has a payoff.

As we have looked at these various programs, there are a number of key elements that seem to show why some programs are more successful than are others. One of the things the research has demonstrated is that the most critical element is the involvement of parents and guardians. Two recent examinations help to support this conclusion. One was a study conducted in Indiana. It showed very clearly that if parents are involved and that if they have an expectation for their children to do well and to stay in school, the children will do well. And this was true of all students, even students who are at-risk, low-income, and disadvantaged.

A second examination was done by the Pennsylvania Higher Education Assistance Authority. They also have examined a lot of the early awareness activities that have occurred in that Commonwealth, and found that many of the on-going programs materials that are available are unlikely to be well received, particularly by junior high students. They note that while these students are perhaps interested in current things, the kinds of topics in the materials and the things that are focused on looking ahead at the long-range picture are not high on their priority list. They said that most students are much more concerned with what is occurring in their immediate future than what will occur down the road.

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[1] The prepared statement of Mr. Martin appears on page 129.

On the other hand, the parents had the maturity and the experience to understand the consequences of not preparing. They are living perhaps in many cases without the kinds of things that they would like to have. Therefore, if they are properly prepared and have some help, they can be a very positive catalyst to reinforcing the value of education upon their children.

As we begin to contemplate the role and importance of information programs, then I think we also need to look at the kinds of information that should be disseminated to students and parents at various points in the educational system. That is why, Senator Kohl, that we are certainly supportive of the initiatives that you have sponsored in S. 501. We believe that allowing the Education Department to contract with public and nonprofit entities to attain the expertise in the advertisement of postsecondary educational recruitment, to develop messages to be targeted in particular toward low-income, disadvantaged, and minority students, and other at-risk members of our society, is important.

We think that a campaign like this could literally reach thousands of students across this country. The message should not only be about the availability of student aid, but, more importantly, it should stress other kinds of important everyday decisions, such as staying in school and making the right decisions. We also think that some of these messages should be designated to give parents information as well.

It also seems to us that if you look at the basic program in your bill, or the PAIR program that you have included, that both of these are excellent ways that we can create 2-way communications in order to widely disseminate comprehensive information to all regions of the country.

There is much more I could say about the various programs, but I think that most of that is outlined in the testimony and the documents that we have already provided to the Committee.

Let me say in closing, Senator, that I would like to comment briefly upon some of the comments that were made during your first panel today. I think that Judge Canellos made the point well about the activities of the Department of Education, and I think you saw the difference between what he is dealing with and what the Department of Army has is in large part the resources that are available. The Department of Education, in fact, has done the activities that they have described. The problem is that those activities have not been done on a regular basis, nor have they been done systematically.

The one thing I want to say, while I think the Educational Department has done a good job with the limited resources that are available, we have observed that their efforts have been very spotty. For an example, I was very pleased to hear Judge Canellos say that the Department plans to republish the counselors' handbook. I have here a copy of the last handbook that they did. It is an excellent document. It has a lot of good information in it that would assist high school counselors. It was for the 1987-88 award year, the last year that it was published.

Now, if you were fortunate enough to be a student coming out of a high school at that time and the counselor had this document to assist you, I guess you probably had a good chance of getting financial aid. But if you graduated in between then and now well, good luck. I think you observed that it is not perhaps an unwillingness on the Educational Department part, but it certainly shows an inconsistency of effort.

I also noted in the testimony that Judge Canellos made reference to some of the training activities that the Department is doing, and we are very pleased that the Department is offering training again to assist financial aid administrators and others with these activities.

But the fact is we are not reaching the high school counselors. The Department used to run special workshops for counselors. It is true that if a counselor chooses to come to one of these current workshops that are being offered by the Department of Education, they can do so. But they are not advertised to these people. They are advertised to postsecondary educational institutions. And I would say to you that as the subcontractor performing the training for Education Department, that these are really designed to assist financial aid administrators with technical aspects of aid administration, not with the kinds of information necessary for secondary school counselors to impart to students in their communities.

The Education Department used to have that kind of an outreach program, and we ran it at that time for about $1.8 million a year, and reached a lot of people. In fact, I would be happy to provide for the record a listing of the participation and number of workshops that we did. I am saying that if there is a will and a little more effort, Senator, we could certainly do a lot more. And your bill certainly provides the outline to get us started in that direction.

Thank you.

Senator **Kohl**. Thank you, Dr. Martin.

Regina Manley.

TESTIMONY OF REGINA E. MANLEY,[1] PRESIDENT, NATIONAL ASSOCIATION OF COLLEGE ADMISSION COUNSELORS, AND FACILITATOR OF POSTSECONDARY GUIDANCE, CHICAGO PUBLIC SCHOOLS, CHICAGO, ILLINOIS

Ms. **Manley**. Mr. Chairman, it is my pleasure to be here today and to present testimony, and I will highlight sections of the written testimony which you already have received.

I am very pleased to be here today to speak to the counseling component embodied in the Student Counseling and Assistance Network Act of 1991, better known as SCAN. The National Association of College Admission Counselors places the highest priority on this legislation because of the many students and families who will be helped by its provisions.

We are an association of more than 5,000 counselors working in American education whose primary area of expertise is guiding students through the difficult and sometimes confusing transition from high school to postsecondary education. Our members work at both the secondary school and college levels and can be found in the private, public, and parochial institutions.

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[1] The prepared statement of Ms. Manley appears on page 142.

There are three truisms about student need that I will cover in my testimony today:

One, students need strong pre-college guidance and counseling and college admission counseling programs to assist in the various transitions they will face in their schooling experiences. These programs must begin early and be available throughout the education continuum.

Two, students need better and more accessible information about preparing for, choosing, and enrolling in postsecondary education. This covers their high school curriculum, their options in choosing a type of postsecondary education, and paying for that education.

Three, far too many students, especially minority and economically disadvantaged, remain underserved in American education. The lack of service and information, coupled with other deficiencies in the educational experience, translates into their being underrepresented at our colleges and universities.

Underlying these obvious needs are the frustrations suffered by students, parents, and counselors alike as they formulate well-informed, quality decisions about postsecondary education.

There is a need for early intervention. The members of our association believe that the Federal financial aid system can provide incentives to find a way out of the poverty/welfare cycle for young Americans who are at risk because of family circumstances beyond their control. We also think that working families of modest means can hope for a productive way of life for their children because of the body of education programs that now exist.

NACAC, with a grant from the Edna McConnell Clark Foundation, developed a program that we call "Parents and Counselors Together," or PACT. This program, directed specifically at elementary and middle schools, provides information to parents and training for those who work with families and youth—from counselors and principals to playground supervisors and caseworkers—about the possibilities of postsecondary education.

No matter how successful this or similar programs are, however, they can reach only a small fraction of those who need the support of a program such as ours, or the many others that target specific student and parent populations.

Most importantly, we must be able to alert families to the "price tags" associated with each educational option, including the availability of grants, loans, and scholarships that exist to help those who cannot afford postsecondary education on their own. Exemplary programs in early intervention will do this. They will bring to the inner city and to rural districts information that they need. And SCAN will make these programs available nationwide.

Strengthening the counseling at the secondary level is also important. Following the early school years, students must have access to improved pre-college guidance and counseling and college admission counseling programs that assist students in the exploration and decision-making process. At this stage, students need specific information about financial aid programs, how they work, who is eligible, how to apply, and the time lines for notification.

Many schools today do not place an emphasis on or provide an adequate pre-college guidance and counseling program. We know that most counselors want to make this a part of their offerings, but they lack the time, the resources, and the formal training.

High school counselors serve between 250 to 700 students each. There are many similarities between roles played between rural and urban counselors. Many school counselors have to assume duties that go far beyond what you might assume. In a typical day, the high school counselor serves as the student enroller, the student class programmer, the disciplinarian, the attendance cop, the hall guard, the lunch room monitor, the substitute teacher, the crisis intervenor, and even the school bus driver. In many rural areas of America, the school counselor is the only mental health professional in the community and often addresses a broader range of individual and family issues in the school. Consequently, very little time, if any, is left for precollege counseling.

It is axiomatic that the schools that provide the most limited services and have the fewest resources are the ones that need them the most. And so the cycle perpetuates itself. The underserved become the most under-represented in high education, and something must be done to break this cycle. One of the provisions of SCAN calls for identification of model, workable programs for making information about them available to schools that wish to include them in their own guidance activities. This service would be invaluable.

In Illinois, for example, we have pilot schools that we targeted in a rural area of our State, and they have been selected to try out some early intervention initiatives. And what has developed from this exercise can be useful and helpful to other communities in the country, and the clearinghouse effort that SCAN addresses certainly would do that. We have a number of materials we have also developed in our State to try to meet the early intervention strategies.

SCAN also calls for the training of school and college admission counselors, first to provide new and improved counseling services to students, and, second, to be knowledgeable about the provisions of all existing financial aid programs. The second emphasis would re-establish a vital service, and I don't need to talk about it this morning. Dallas has already made reference to it. But counselors are no longer trained in financial aid. They cannot get the resources. In fact, in our area, I have asked repeatedly for services that I used to have that would go out and train our counselors. I can't even get the resources. To date, I have not received a Federal financial aid form for my students. The counselors are asking for them, and we don't have it. The material is late. It is not timely, and it is not available.

The proposed legislation will establish a comprehensive computer data base system, containing financial aid sources, explanations of the various programs, who is eligible, how to apply, and admission information. This system would be available to schools, libraries, youth centers and elsewhere. Counselors applaud this provision.

In conclusion, Mr. Chairman, the members of the National Association of College Admission Counselors are committed to providing quality counseling services to students moving through the school-to-college transition. We often hear the argument that not everyone is suited to a college education, that such students need to pursue a course of study that prepares them for the workplace. This is undoubtedly true. College is not an achievable or appropriate educational goal for all students. However, NACAC firmly believes that all students should be educated and guided in a manner that includes postsecondary education as a viable option.

School counselors and college admission counselors need programs, tools, and training to reach our youth early enough to make a difference in their lives. Students and parents deserve to have the best, most accurate, and easily understood information about financial aid programs that we can provide. The National Association of College Admission Counselors believes that the various provisions of SCAN go a long way toward providing these services. Clearly, American students will be the beneficiaries.

Thank you.

Senator KOHL. Thank you very much, Ms. Manley.

Gary Bass.

TESTIMONY OF GARY D. BASS, Ph.D.,[1] EXECUTIVE DIRECTOR, OMB WATCH; ACCOMPANIED BY CHRISTINE TRIANO, PROGRAM ASSOCIATE

Mr. BASS. Thank you, Mr. Chairman. One nice thing about being the cleanup hitter is I get to listen to everyone and think what has been said and how to say it in a different way or add new information. One of the things I was thinking is a story about a fellow who went over to a building on Constitution Avenue to get some information about financial aid. He walked in, and there were two doors. One door said, "Lots of information"; the other said, "Very little information." He went in the door that said "Lots of information." There were two more doors. One said "Long Forms," and the other said "Short Forms." He went in the door that said "Short Forms." Two more doors, one said "Income above $15,000," the other said "Income below $15,000." He walked in the door that said "Income below $15,000," and found himself back on Constitution Avenue. [Laughter.]

That is, in many respects, the feeling, after hearing the witnesses today, that I have people testify about. We don't want the people, in this case students, to end up back on Constitution Avenue. Your bill is designed to ensure that that doesn't happen.

I also was impressed by the comments of Colonel Myers about the ad campaign and also some of the discussion that you had with him. I had a very different image of an ad campaign. It was what goes with the ad campaign, which turns the TV experiences of Operation Desert Storm into Domestic Storm. We need to have Wolf Blitzer with his "source" inside the Department of Education reporting instantly on the latest financial aid that went out. And then there is going to be a flash over into Detroit, and we are going to have Charles Jenkon up on the building talking about how this one student just got some support and went on to go to the University of Michigan or the University of Wisconsin. So I had a very different image of the ad campaign, and one that really does require some very major structural changes in our society.

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[1] The prepared statement of Mr. Bass appears on page 158.

All that aside, my task here is to talk about a more nitty-gritty component of structural change, and that is how can we make better use of newer information technologies to ensure equal educational opportunity. How can we use these tools to advance some of the ideas you were talking about in your bill, the Student Counseling and Assistance Network? And how can we ensure that financial aid as well as other information reaches people most in need?

I must say I was interested in the young man who talked about his limited use of computers in his school. There is a flip side to his concern, and that is I never even had computers in my high school. The good news is that he does have access to a computer. It is amazing the growth of use of computers in our public school system and private school systems today. It is going to increase so that there is greater access to computers, as he needed. It is a revolution; it is here; and it is happening around us.

There are three kinds of technologies we could use in our endeavor to facilitate access to financial aid. One is the use of on-line computer telecommunications. Computer telecommunications means one computer can, in essence, talk to another computer. So you could store information in a computer right here, and anyone that has a computer can "talk" to it from wherever they are and get the information.

The second approach is to use other kinds of electronic technologies, things like CD-ROMS (Compact Disc—Read Only Memory). We are all familiar with compact disc players for music where you put in your CD and get digital sound. That technology is available to distribute detailed information, such as financial aid information, as well as even a picture of the application form, to the public.

The third approach is one that may resonate more with you, and certainly does with me, and that is the use of telephones. What we could do is dial a number and punch specific numbers for selected information. We have seen this done with airline companies where you call a main number and are instructed to punch a button to get information on flight arrivals, for example. You move down a pathway and keep going down various pathways until you get to the information you want. The Washington Post provides such a service, called Post Haste. I use it all the time to find out sports scores. I happen to look up more along the lines of, say, the Detroit Pistons as opposed to the Milwaukee Bucks, but nonetheless I am able to find out instantaneously, by pushing a telephone button, the scores that just happened. Similarly, you could do that same kind of thing with financial aid.

I must say one other point. I graduated from the University of Michigan. In the newsletter that recently came out, the cover story was labeled "The March of Technology Toward Oodles of Calculations in Almost No Time at All." A great story. I kept reading the newsletter stories. The next story, big headlines, "Do You Have a Question About Financial Aid?" And there is a huge picture of people waiting in line to get into the financial aid office at Michigan. By the way, that is the same line that I saw in 1972 and 1971 and in 1970. In fact, I think if you look, you might see me in the back there. Nothing has really changed with regard to using newer technology for social purposes.

We called the University of Wisconsin to see if they had anything. They referred us to HELP, Higher Education Location Program. We called it. What was it? They gave us a phone number of the office for financial aid where you can go wait in line.

Let me introduce Christine Triano, who is our program associate at OMB Watch and also does much of the work on information access issues. She went to the Office of Management and Budget and took a look at what kinds of comments parents were giving on the financial aid forms. I think it would be instructive for her to describe some of the letters.

Ms. **Triano**. I looked through these letters at the Office of Management and Budget to get an idea about what people are saying once they found the forms, how did the process work for them. And I came to two overwhelming conclusions after reading a lot of very long detailed missives and hardship stories.

The first one is that it is clear that the Department of Education could take steps to make it easier to fill out their financial aid forms. And flowing from that point, it seemed apparent that not only could technology help improve the actual forms, but that it could do much more. The type of network that SCAN would create could go well beyond helping improve forms. It could help reach people. It could help them understand the process, and it could really help them maximize on what is available to them.

I would like to share a few of the comments contained in these letters. A single mother in California wrote about her experience, "I feel many Government funding programs are riddled with roadblocks to discourage those who need the help most. I feel many students do not fill out the paperwork because of the amount of information not available to them."

Another mother in New York wrote, "What a nightmare. We needed to go to an experienced accountant, and we still got it back for change." And I couldn't help but think how many students who really need financial aid cannot afford to go to an accountant.

Another man in New York wrote, "Am I correct in surmising that people for whom English might well be a second language are required to interpret your instructions which," he comments, "could not have been more confusing had they tried."

I was led to think of the parents of financial aid applicants who may have trouble getting aid for their children for this very reason. With the technology that we are talking about today, we could easily make the information available in any languages, either over a computer network or on a telephone help line.

A school administrator in Illinois wrote to suggest that a glossary of terms, acronyms, abbreviations, and all the other jargon contained in the forms be included with them. Should you have a data base, a simple help key would allow you to highlight a term you didn't understand and receive an instant detailed definition of it.

A woman in Michigan wrote that she didn't understand one acronym, and spent 45 minutes on the phone trying to get through to someone to tell her what it meant.

The suggestions go on. Maybe a mother in Wisconsin best articulated the public demand for SCAN by saying that, "I realize that it would be impossible to please everyone, but I cannot believe that there is not a better way to have students apply for aid."

At this point, I would like to turn back to Gary to hear about the steps that we need to take to achieve that better way.

Mr. **Bass**. In our written testimony, you will see 10 points. I won't go through the 10 points, partly because I have always learned you are only supposed to have 5 points because that way you can count your points on one hand while pounding at the same time with the other hand. But since I have 10 points, I won't go through them.

Let me point out that it struck me in hearing the comment that you have 200 to 700 students per counselor, it is almost impossible to tailor-make information for each student. And the use of technology is not a replacement for the human resources that are essential about guiding people that we heard. What it is is a tool to supplement and aid, and that is the advantage that it can provide. It is not a vehicle in and of itself that should replace the human resources that we heard about it. I really want to stress that.

The last point I want to stress is, if the Department of Education were to pursue such a unique approach that you talked about in your bill, a lot of oversight will be needed, not only from Congress but also from citizens. That integral involvement will be essential to its success.

I will conclude with that, and thank you for the opportunity to testify. The letters that Christine Triano referred to will be made available to you.

Senator **Kohl**. I would like to ask each of you, in terms of our society, not looking at everyday events but looking at where we are today, where we want to be 5 years, 10 years, 15 years, 20 years from today, is there any more important priority than the one we are talking about this morning, education, educational opportunity information, the necessity to keep kids in school? Anybody want to comment on that? I think what we are obviously missing somewhere in our society is a sense of priority, I believe. But I would like your response and reaction to that.

Ms. **Manley**. Yes. Education is number one. We have to give greater resources and a greater priority and a commitment to the youth of America. If we don't, our country is going to be in serious trouble. We need to focus on training for the professionals who are in the field of education. We must focus on raising the level of expectation of our students and assuring that the classroom teachers have high expectations for young people. We must make sure that we are working with the student and the parent. We can work with the student, but if we don't involve the parent, the parent who is concerned with keeping a roof over the heads of their family, with putting food on the table, is not—is concerned about higher education, is concerned about what is going to happen to that youngster when that youngster graduates. But the primary concern is what? Taking care of the family immediately. We have to work with that parent to help that parent understand that this investment of time now is going to pay off later for the student as well as for the family, and they all are going to be better off because of this effort.

We must highlight, I think, the success of our students in the high schools today. When you pick up a daily newspaper, what is the focal point? It is usually negative. If there has been a shooting or the gangs have done something, it is on the front page. Where do you see that X number of students have won X number of competitive scholarships, that have been enrolled in all these prestigious institutions, that have created some new projects, that have done all these wonderful things? They never get the media's attention. They don't get the press that they should have. They are the role models. And if we prioritize and do what we did with the Army and all the wonderful things—and I thought about that when I watched all the media coverage of the Middle East crisis. I think, gosh, where would education be today if we had that commitment and we had that priority and some of those resources?

Mr. MARTIN. Senator, I think Colonel Myers summed it up very well. He made the point that in order for the Army to be successful and to accomplish what they have done, they have done that by raising the skill level of the training of their people. And Senator Cohen commented about his trip to the gulf and what he had seen and observed. Well, that didn't happen accidentally. It took commitment; it took resources; and we spent the money to do and achieve a particular goal and objective. And let me say that if we made the same kind of commitment to carrying that out for education, we would get the same kind of result.

If you look at what are the outcomes that you get from an educated citizenry, you find that people earn more in their lifetimes so that they are able to pay more taxes; you find that these same people tend to live healthier lives so therefore health care costs will go down; you find that these are the people that are more likely to be involved and contribute back to their societies, which means that they are giving to others and making a better quality of life; you find that they are less likely to be unemployed, keeping our economy strong; you find that they are more informed as voters. You also find that they are less likely to get involved in terms of drugs and alcohol and the other things. But these are very positive outcomes that suggest that we ought to be spending money on education.

I would say that if we don't spend this small amount of money that is necessary now in the beginning, then as a society we will end up paying for all of those other costs that we could have avoided many times over down the road. There is nothing more important.

Mr. BASS. Mr. Chairman, the simple answer is yes, education is the core of it. I flew back this morning. Yesterday I was in Detroit and then last night in Pittsburgh speaking to community people who are concerned, greatly concerned, about domestic issues.

It is very true that education is the heart and soul and the fabric of what builds our society. By the same token, we need a vision for domestic security in general. In the State of Michigan, for example, the Governor just immediately cut general assistance by 17 percent, and then proposes in his next year's budget an additional cut. He is going to opt out of the Medicaid program for August and September. In Pittsburgh, youth programs are being cut by the Governor. In Illinois, the Governor has a virtual elimination of all general assistance.

It is going on and on in each of the States. Until we can develop the vision for a domestic agenda, a concerted one, then we will redouble our efforts time and again on just one, and then have to do it again on the other. It is going to require a commitment, a vision, and money.

Senator KOHL. Christine, did you want to say something?

Ms. TRIANO. I would just like to add that I think you are absolutely right, Senator. The most positive and declarative endorsement I could think of for SCAN is that it simply makes sense, makes so much sense.

Senator KOHL. Thank you. Well, I would like to thank you all for being with us today. You have been very helpful. You have helped the process along, and I appreciate very much your endorsement of our bill. We will need your help in getting it implemented.

Senator Rudman and Senator Kohl have questions that we will insert into the record at this point.[1]

Senator KOHL. Thank you all for coming, and I think it has been a very good hearing.

[Whereupon, at 11:50 a.m., the Subcommittee was adjourned.]

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[1] See pages 171-186.

APPENDIX

JOSEPH I. LIEBERMAN
CONNECTICUT

COMMITTEES
ENVIRONMENT AND PUBLIC WORKS
GOVERNMENTAL AFFAIRS
SMALL BUSINESS

United States Senate
WASHINGTON, DC 20510

SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-4041
STATE OFFICE
ONE COMMERCIAL PLAZA
21ST FLOOR
HARTFORD, CT 06103
203-240-3566
TOLL FREE 1-800-225-5605

Joseph I. Lieberman
March 21, 1991

STATEMENT OF HON. JOSEPH I. LIEBERMAN, U.S. SENATOR FROM THE STATE OF CONNECTICUT

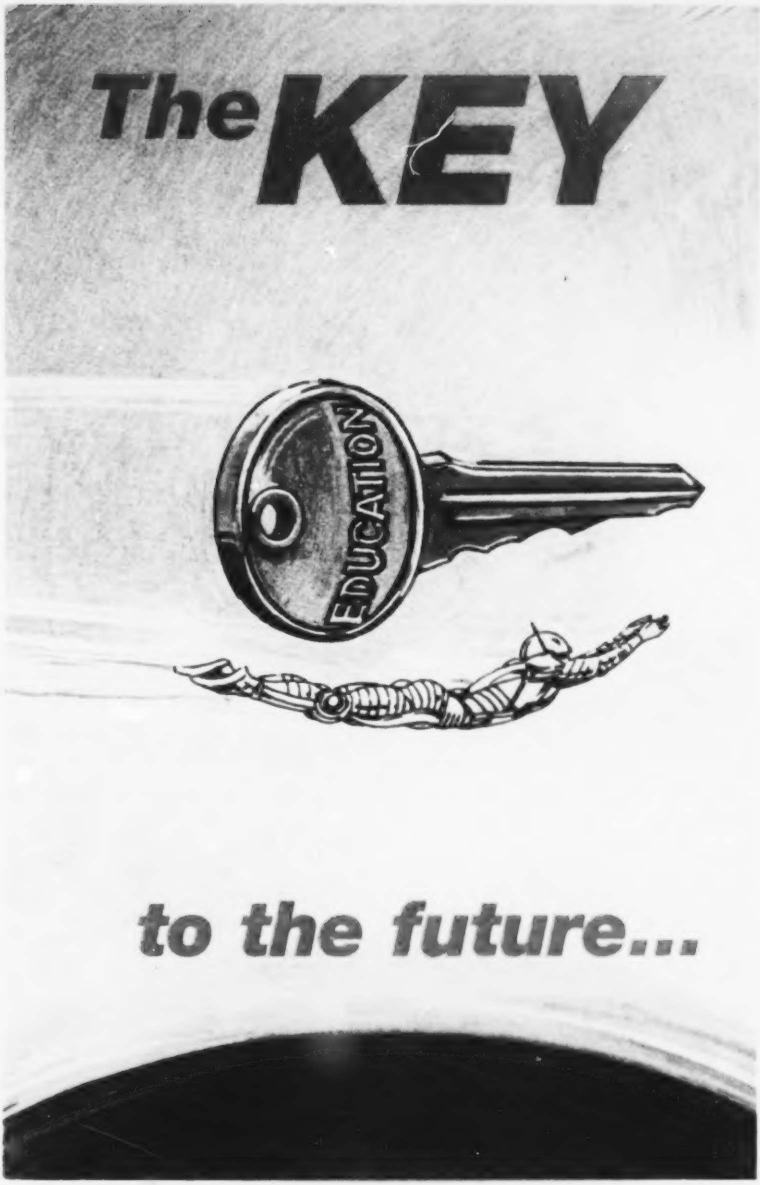
Mr. Chairman, I am pleased that you have taken the initiative to hold this hearing to assess the effectiveness of our methods of delivering information about existing sources of financial aid for prospective college students.

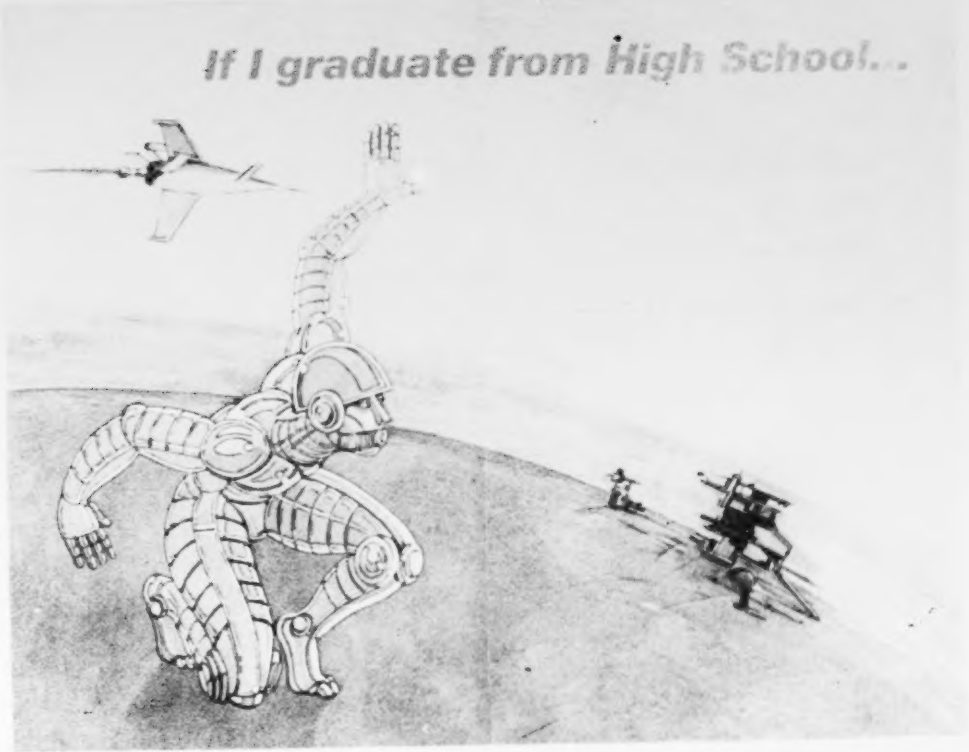
The availability of financial aid for academic study is an area of growing concern. The funding that does exist must not be made unavailable to prospective participants in higher education merely for lack of adequate information. While the Congress continues searching for an improved student financial aid system, we must also develop the best means by which we inform eligible individuals of that which already exists. We know that some students select their institution of learning based on the aid which they believe is available. It is even more unfortunate when the information upon which they base their decision is incomplete. This scenario becomes more unfortunate when the individual determines that he or she cannot pursue the higher education, which is the right of all Americans, because they incorrectly believe that aid which is actually available does not exist.

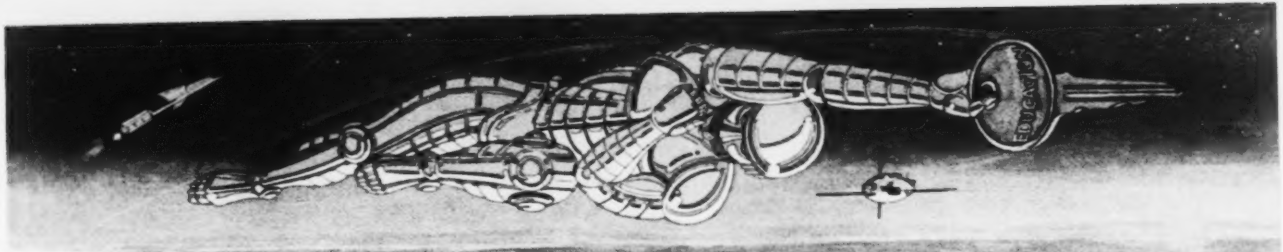
Proven methods of enlightening the public of similar opportunities currently run in the print and electronic media. A highly successful model of such an information campaign is the Army's "Be All You Can Be" series of advertisements. Thousands of America's youth have explored opportunities previously unconsidered because of this campaign. They have improved their own lives and the lives of their families through their experience. Unfortunately, many Americans believe that the Armed Services are their only opportunity to start anew, receive advanced education and training, and better themselves. Similar campaigns should enlighten the public of all such opportunities available to them, and there is no better place to begin than with education.

Mr. Chairman, I am convinced that not enough is being done to inform the public of existing financial aid. While we search for more funding for such programs, we must improve the means of informing eligible individuals of this aid.

This hearing will enhance the process of finding the best means of delivering the necessary information. I commend the Chairman for his efforts in holding this hearing.


The KEY
EDUCATION
to the future...


If I graduate from High School...



How will I get the money?

[illegible]

How do I decide which school is best for me?

[illegible]

BEST COPY AVAILABLE

For more information on Federal student financial aid programs, call the Federal Student Aid Information Center

Toll-Free

(800) 333-INFO

9:00 a.m. – 5:30 p.m.
Monday – Friday
Eastern Time

You may also write to the Federal Student Aid Information Center at

P.O. Box 84
Washington, D.C. 20044

Loans
Gra
Work-Study
The Student Guide

Financial Aid from the U.S. Department of Education:
Grants, Loans, and Work-Study

1991-92

UNITED STATES
DEPARTMENT OF EDUCATION
THE SECRETARY

If you are planning to attend a college, university, trade, or proprietary school, you are among the more than 13.6 million citizens of the United States continuing their education beyond high school.

Our nation enrolls twice as many of its people in postsecondary study and training as the Soviet Union, ten times as many as France, and fifteen times the total in the United Kingdom.

President Bush is committed to providing assistance for those who need help in paying their higher education costs. This coming year, our nation will spend an estimated $384 billion for education.

The Federal Government's contribution to student financial assistance will result in a commitment of $18.4 billion targeted to those who need help to afford the cost of higher education and postsecondary training. Two of the aid programs outlined in this publication are grants—outright assistance provided by the American people through their taxes for the pursuit of higher education. In addition, there are loans, also made possible through the help of the American taxpayer, which entail an obligation to repay when a student leaves school.

When you apply for a loan to attend a college, university, trade, or proprietary institution, you make a commitment. Honoring that commitment will strengthen these programs, which will allow others to have the same type of assistance that was available to you for the pursuit of higher education. You also uphold the faith of working Americans who make these programs possible.

Financial assistance opens the door to higher education for many who could not otherwise afford its cost. Do your share to support these programs by repaying your loans after graduation. You owe it to those who will follow.

Discrimination Prohibited. No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under, any program or activity receiving Federal financial assistance, or be so treated on the basis of sex under most education programs or activities receiving Federal assistance.

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FINDING OUT ABOUT STUDENT AID

This *Guide* tells you about Federal student aid programs and how to apply for them. But education or training after high school costs more than ever, and you need to learn about as many sources of aid as you can. The steps below will help.

Contact the **financial aid administrator** at each school you're interested in. He or she can tell you what aid programs are available there, and how much the total **cost of education*** will be. If you're in high school, also talk to your **guidance counselor**. He or she can tell you about financial aid in general and where to look for help.

Ask the **State higher education agency** in your home State for information about State aid—including aid from a program jointly funded by individual States and the U.S. Department of Education. Each State has its own name for this program, as well as its own award levels, eligibility criteria, and application procedures. (At the Federal level, this program is called the State Student Incentive Grant Program.) For the address and telephone number of your State agency, see your financial aid administrator or call the toll-free number on page 21.

Your State agency can also give you information about the **Paul Douglas Teacher Scholarship Program.** These scholarships are for outstanding high school graduates who want to pursue teaching careers after they finish college. A Douglas scholarship provides up to $5,000 a year to students who graduate from high school in the top 10 percent of their class, and who meet other selection criteria their State agency may establish. Generally, students are required to teach two years for each year of scholarship assistance they receive.

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*This *Guide* mentions several terms or concepts that you will need to be familiar with. Wherever these terms occur in the text, they will have an asterisk (*) next to them. This means that the term will be defined in the "Important Terms" section, pages 43 to 50.

- The agency in your State responsible for public elementary and secondary schools can give you information on the **Robert C. Byrd Honors Scholarship Program**. Students who demonstrate outstanding academic achievement and show promise of continued excellence may receive $1,500 for their first year of postsecondary education.

- Your **public library** has information on State and private sources of aid. Your financial need is usually considered, but other factors may also be taken into account.

- Many **companies**, as well as labor unions, have programs to help pay the cost of postsecondary education for employees or members (or for their children).

- Check **foundations**, religious organizations, fraternities or sororities, and town or city clubs. Include community organizations and civic groups such as the American Legion, YMCA, 4-H Clubs, Kiwanis, Jaycees, Chamber of Commerce, and the Girl or Boy Scouts.

- **Scholarships** from the National Honor Society and National Merit Scholarships are available to students with high grades who qualify.

- Don't overlook aid from **organizations connected with your field of interest** (for example, the American Medical Association or the American Bar Association). These organizations are listed in the U.S. Department of Labor's *Occupational Outlook Handbook* and can also be found in various directories of associations available at your public library.

- If you're a veteran, **veterans benefits** may be available. Check with your local Veterans' Affairs office.

CHOOSING A SCHOOL CAREFULLY

Education after high school costs you time, money, and effort. It's a big investment, and you should carefully evaluate the school you're considering. You ought to know what you'll be getting for your money. When you enroll in school, you expect to learn certain subjects, or maybe certain skills that will help you get a specific job. Will you? A lot depends on you. To find out about a school, you need to—

⇨ **Check the school's accreditation.** Ask for the names of the school's accrediting and licensing organizations. You also have the right to ask for a copy of the documents describing the institution's accreditation or licensing. Accreditation means a private educational agency or association has evaluated a school and found it meets certain minimum requirements that agency has set. But don't assume that if a school is accredited that's all you need to know. . .

⇨ **Find out about the school's programs for yourself.** A school can be very good but still not meet your individual needs. You have the right to ask a school about its programs, its faculty, and its instructional, laboratory, and other physical facilities (including what special facilities and services are available to the handicapped). What is the size of most classes? Will you have enough contact with your instructors? If you're attending a school that offers training using equipment, make sure the classes are not so large you never get to use it. If a school advertises a certain kind of equipment, make sure it actually has that equipment. Is it modern and what you'll actually be using in your field later on?

Find out how many credits you need to graduate or complete the coursework. Ask how many students finish. A high dropout rate could mean students weren't satisfied with the education they were receiving.

It's also a good idea to talk to recent graduates about the school's courses, its professors or instructors, even its social life and living facilities, if applicable. And remember, just because a school participates in the U.S. Department of Education's student aid programs does **NOT** mean the Department has endorsed the quality of the education the school offers. The Department ***does not approve*** a school's curriculum, policies, or administrative practices, ***except*** as they relate to how the school operates Federal student aid programs. It's up to you to check out the school.

⇨ **Find out about job placement rates.** Many students are concerned about being able to get a job in their chosen field after they leave school. What is the school's job placement rate? Check with former graduates or prospective employers, not just the school. What is the placement rate of your chosen profession in general? If the school advertises its job placement rates, it must also publish the most recent available data about employment statistics, graduation statistics, and any other information necessary to back up its claims. This information must be available at or before the time you apply for admission to the school.

Does the school provide instruction on topics necessary for State or professional certification of graduates? If a school says it will help you find a job, what does this include? Will the school contact potential employers and set up interviews? Will you receive counseling on how to obtain and keep a job?

⇨ **Find out about financial aid.** You have the right to ask the school the following:

- what financial assistance is available, including information on all Federal, State, local, private, and institutional financial aid programs. You also have the right to know how a school selects financial aid recipients.

- what the procedures and deadlines are for submitting applications for each available financial aid program.

- how the school determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, and personal and miscellaneous expenses are considered in your **cost of education.*** It also includes the resources considered in calculating your need (such as parental contribution, other financial aid, **assets,*** etc.). You also have the right to know how much of your financial need, as determined by the school, has been met and how and when you'll receive your aid.

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*See "Important Terms," pages 43 to 50.

- how the school determines each type and amount of assistance in your **financial aid package.*** You also have the right to ask the school to reconsider your aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.

- how the school determines whether you're making **satisfactory academic progress,*** and what happens if you're not. Whether you continue to receive Federal financial aid depends, in part, on whether you're making satisfactory progress.

- what the interest rate is on any student loan you may receive, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply.

- if you're offered a College Work-Study job (see page 26 for information on this program)—what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you'll be paid.

- who the school's financial aid personnel are, where they're located, and how to contact them for information.

⇨ **Understand your school's refund policy.** You have the right to know what your school's policy is. If something happens and you never register for classes, or if you drop out of school within a short time after you start, you may be able to get a part of your educational expenses returned to you. But after a certain date, you won't get any money back. Check with your school to find out what expenses you may have to pay if you drop out. Keep in mind that if you receive Federal student aid from any of the programs mentioned in the *Guide*—other than College Work-Study—some or all of that aid will be returned to those programs or to your lender.

If you have a Stafford Loan or a Supplemental Loan for Students (SLS), or if your parents have a PLUS loan for you (see pages 30 and 34 for information on these programs), the school must explain its refund policy, in writing, to you and to all prospective students. The school must also make its refund policy known to students who are currently enrolled. The school must include examples of how its policy applies and must explain the procedures you must follow to obtain a refund. If the school changes its refund policy, it must make sure all students are made aware of the new policy.

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*See "Important Terms," pages 43 to 50.

For specific information about the refund policy at your school, contact your financial aid administrator.

⇨ **Check several sources to find out the answers to questions you may have about a school.** Talk to high school counselors, local employers, and the State Department of Education that has jurisdiction over the school. See if any complaints have been filed about the school with the local Better Business Bureau, Chamber of Commerce, or consumer protection division of the State Attorney General's office. And contact these organizations if ***you*** have a complaint about a school.

You're paying for an education. Make sure you get it.

U. S. DEPARTMENT OF EDUCATION STUDENT AID— GENERAL INFORMATION

The U.S. Department of Education offers the following major student financial aid programs:

- PELL GRANTS
- SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)
- COLLEGE WORK-STUDY (CWS)
- PERKINS LOANS
- STAFFORD LOANS
- PLUS LOANS/ SUPPLEMENTAL LOANS FOR STUDENTS (SLS)

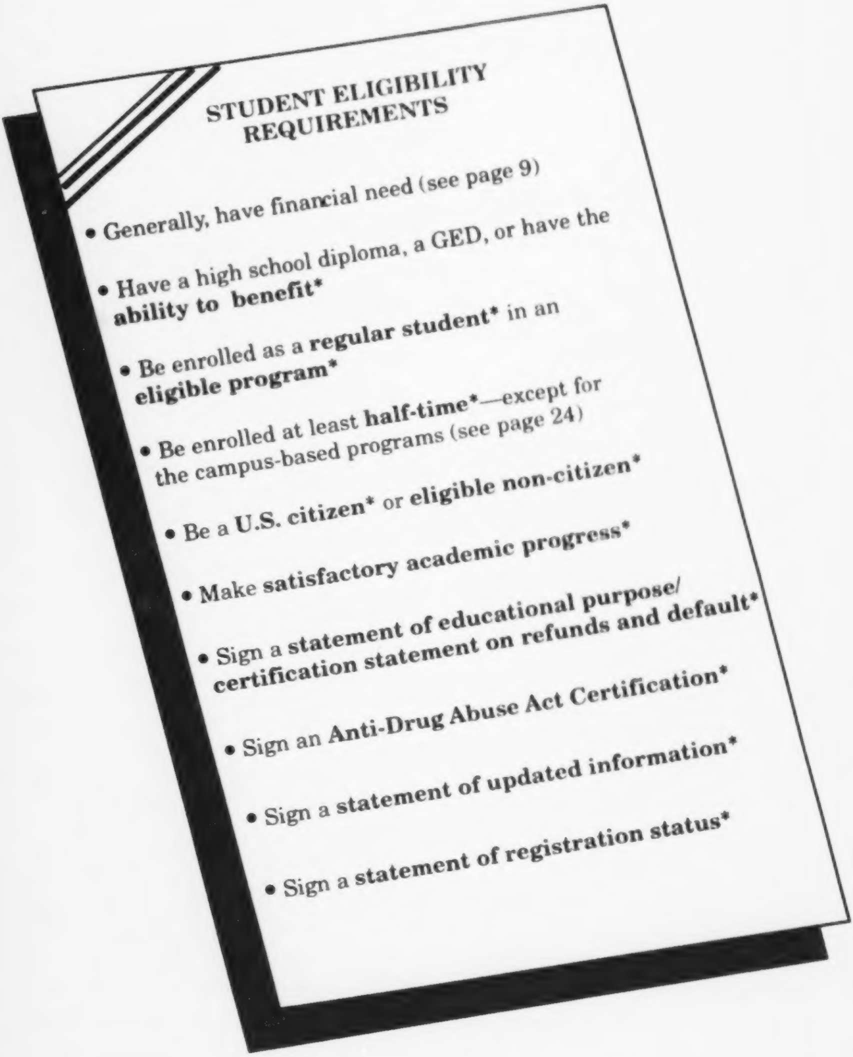
Grants are financial aid you don't have to pay back.

Work-Study gives you the chance to work and earn money to help pay for school.

Loans are borrowed money that you must repay with interest.

Undergraduates may receive all three types of financial aid. **Graduate students** may apply for loans or Work-Study, but not for Pell Grants or SEOG.

Not all schools take part in all the programs. To find out which ones are available at a school, contact the school's financial aid administrator.



STUDENT ELIGIBILITY REQUIREMENTS

- Generally, have financial need (see page 9)
- Have a high school diploma, a GED, or have the **ability to benefit***
- Be enrolled as a **regular student*** in an **eligible program***
- Be enrolled at least **half-time***—except for the campus-based programs (see page 24)
- Be a **U.S. citizen*** or **eligible non-citizen***
- Make **satisfactory academic progress***
- Sign a **statement of educational purpose/ certification statement on refunds and default***
- Sign an **Anti-Drug Abuse Act Certification***
- Sign a **statement of updated information***
- Sign a **statement of registration status***

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*See "Important Terms," pages 43 to 50.

FINANCIAL NEED

Aid from most of the Federal student aid programs discussed in this booklet—**except for PLUS and SLS loans (see page 34)**—is awarded on the basis of financial need. Of course, you must first meet the eligibility criteria listed on the preceding page. (For the "campus-based" programs, the amount of funds available at the school is also a factor. See page 24.)

The information you report on an aid application (see "Applying," page 12) is used in certain formulas that calculate your need and eligibility.

Eligibility for the Pell Grant Program is determined by a formula passed into law by Congress and depends on a number called the **"Pell Grant Index (PGI)."*** If this number is low enough, you're eligible for a Pell Grant. And the lower the number, the larger your award will be. If your **PGI*** is higher than a certain number, you're not eligible. For more information on Pell Grants, see page 22.

There isn't a minimum or maximum number in determining eligibility for the "campus-based" and Stafford Loan programs (see pages 24 and 30 for information on these programs). Instead, your financial need is determined by the following subtraction:

*Cost of Education**
— *Family Contribution (FC)**
= *Financial Need*

In other words, your financial aid administrator takes the **cost of education*** at your school and subtracts the amount you and your family are expected to pay toward that cost (the **Family Contribution [FC]**).* If there's anything left over, you're considered to have financial need.

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*See "Important Terms," pages 43 to 50.

_COST OF EDUCATION_*—your educational expenses such as tuition, fees, room, board, books, supplies, and other related expenses.

_FAMILY CONTRIBUTION (FC)_*—the amount you and your family are expected to pay toward your education. This amount is determined by a standard formula somewhat different from that used for the Pell Grant Program, although the **FC*** formula has also been passed into law by Congress. (The formula is called the "Congressional Methodology.") Factors such as taxable and non-taxable income, **assets*** (such as savings), and benefits (for example, unemployment or Social Security) are all considered in this calculation, which determines your family's financial strength. You can get a booklet describing the **FC*** formula in detail by writing to—

Federal Student Aid Information Center
Box 84
Washington, DC 20044

Note that although need is determined by formula, the financial aid administrator can adjust—up or down—your **Family Contribution (FC)*** or your **cost of education,*** if he or she believes your family's financial circumstances warrant it. However, the aid administrator does not ***have*** to make such an adjustment. For more information on adjustments, see "Special Circumstances," page 18, or contact your financial aid administrator.

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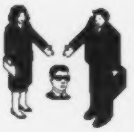
*See "Important Terms," pages 43 to 50.

DEPENDENCY STATUS



Certain questions on your student aid application will determine whether you're considered ***dependent*** on your parents and must report their income and assets as well as your own (and your spouse's, if you're married), or whether you're ***independent*** and must report only your own income and assets (and those of a spouse). Income and asset information will be used in determining your eligibility for Federal student aid, ***so answer the questions on your student financial aid application carefully.***

Students are classified as dependent or independent because Federal student aid programs are based on the idea that students' parents have the primary responsibility of paying for their children's education. Students who have access to parental support—dependent students—should not receive Federal funds at the expense of students who don't have that access—independent students.

If you claim to be an independent student, your school may ask you to submit proof before you can receive any Federal student aid. If you think you have unusual circumstances that would make you independent even though you normally would be considered dependent, talk to the financial aid administrator at your school. The aid administrator can change your status to independent if he or she thinks your circumstances warrant it. But remember, the aid administrator won't automatically do this. That decision is based on his or her judgment, and it's ***final***—you cannot appeal it to the U.S. Department of Education.

APPLYING

Forms

You can use any of the forms listed below to apply for Federal aid ***including*** a Pell Grant. To consider you for aid from ***non-Federal*** sources as well, your school may specify which of the forms listed below you should complete. Your school will have the form you need. The forms are—

"Application for Federal Student Aid" (AFSA)
The U.S. Department of Education's form

"Application for Pennsylvania State Grant and Federal Student Aid"
The Pennsylvania Higher Education Assistance Agency's (PHEAA'S) form

"Application for Federal and State Student Aid (AFSSA)"
CSX's form

"Singlefile Form"
United Student Aid Funds' (USAF's) form

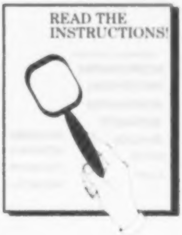
"Family Financial Statement" (FFS)
The American College Testing (ACT) Program's form

"Financial Aid Form" (FAF)
The College Scholarship Service's (CSS's) form

If you want to apply for Federal aid ***only,*** all the forms are free. (You will need to fill out only certain Federal "core" sections of the form. Your application will tell you which sections those are.) Then you must check a box to have your information forwarded to the Federal processing center. The box is in the middle of the form.

If you want to apply for non-Federal aid as well, you will have to fill out some additional information that all the forms except the AFSA collect. ACT and CSS charge a fee for processing that extra information. So, while applying for Federal aid is always free, you may have to pay a fee to apply for non-Federal aid—depending on which form your school asks you to use.

☞ **NOTE:** For the Stafford Loan, PLUS, or SLS programs, there are some additional steps you must take to apply. (See pages 30-36 for information on these programs.)


READ THE INSTRUCTIONS!

. . .when you apply for financial aid. Most mistakes are made because students do not read the instructions on the application. Pay special attention to any questions on dependency status and income, since these areas are where most mistakes are made.

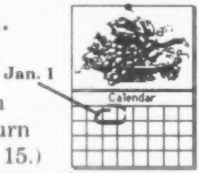
☞ **NOTE: You may not have to answer every question on your application, if the following conditions apply to you:**

☐ **Your family's income is $15,000 or less, *and***

☐ ***Each* member of your family files either a 1990 IRS Form 1040A or 1040EZ, or won't file any 1990 U.S. Income Tax form.**

The instructions with your application will tell you which items to skip. However, your school may say that in order to be considered for non-Federal aid (State aid, private aid, etc.), you must complete the entire application. It's a good idea to check with your school to see if that's what you need to do.

Apply as soon as possible after January 1, 1991. Send your application to the address given in your application booklet. It will take approximately **4 weeks** for your application to be processed, and you may have to confirm or correct information and return it for reprocessing. (See "Student Aid Report," page 15.) Reprocessing takes another **2 to 3 weeks**. Also, you may have to prove the information you reported is correct (see page 15). You need to complete each step in the process promptly, so that you don't miss any deadlines (see "Deadlines," page 20). **Missing a deadline means you will lose out on student aid.**



If it's been more than 4 weeks since you applied and you haven't heard anything, you can check the status of your application by writing to—

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

When you write, make sure you include in your letter your full name, permanent address, Social Security Number, date of birth, and signature.

Or, you can call the number for status checks given on page 21.

NOTE: Aid from Federal programs is not guaranteed from one year to the next. You must reapply every year. Also, if you change schools, your aid doesn't automatically go with you. Check with your new school to find out what steps you must take.

Records Needed

When you fill out an application, you should have certain records on hand.

☐ The 1990 U.S. Income Tax Return is the most important one, since you must use specific numbers from specific lines on the tax return to fill out your application. You'll need to refer to—

- your tax return,
- your parents' return (if you apply as a dependent student), and
- your spouse's return (if you're married and your spouse filed a separate return).

Referring to the tax form will make it easier for you to complete your application and get it through the processing system.

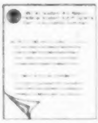
You may apply even if the tax return is not yet completed. However, this means you'll have to estimate the financial information on your application, and you may have to prove the accuracy of your estimate before you're awarded aid. Also, you'll have to change later any figures that prove to be incorrect.

☐ Other useful records to have on hand—

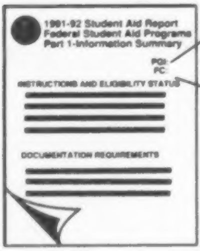
- W-2 forms and other records of income received in 1990
- current bank statements and mortgage information
- records of benefits received from the Social Security Administration, Department of Veterans' Affairs, and other agencies

You should save all records and all other materials used to prepare your application because you'll need them later if either the Department of Education or your school selects you for a process called "verification." This means **you'll have to prove that what you reported on your application is correct.** (Many schools require ***all*** financial aid applicants to verify the information they reported on their aid applications.) As part of the verification process, you'll have to give your financial aid administrator certain information or documents, such as the ones mentioned in this section. So make sure you keep these documents, and make sure the information you report is accurate!

Student Aid Report (SAR)



After you apply for Federal student aid, you'll receive a Student Aid Report (SAR) in approximately 4 weeks. The SAR will contain the information you gave on your application plus numbers that tell you about your eligibility for Federal student aid:


1991-92 Student Aid Report
Federal Student Aid Programs
Part 1-Information Summary
PGI:
FC:
INSTRUCTIONS AND ELIGIBILITY STATUS
DOCUMENTATION REQUIREMENTS

☐ a **Pell Grant Index (PGI)*** number, which determines your Pell Grant eligibility, and a

☐ **Family Contribution (FC)*** number, used in determining your eligibility for the campus-based and Stafford Loan programs

Unlike the **FC,*** the **PGI*** is a fixed number (below a certain number, you're eligible for a Pell Grant; above a certain number, you're not eligible). This means your SAR can tell you right away about your Pell Grant eligibility. That's why the SAR is most often associated with Pell Grant eligibility, even though it can be used in determining your eligibility for other Federal student aid programs.

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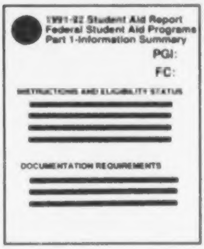
*See "Important Terms," pages 43 to 50.

IF YOUR SAR SAYS. . .

YOU MAY RECEIVE A PELL GRANT

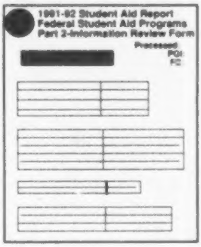
Your SAR will have **3 parts**:


1991-92 Student Aid Report
Federal Student Aid Programs
Part 1-Information Summary
PGI:
FC:
INSTRUCTIONS AND ELIGIBILITY STATUS
DOCUMENTATION REQUIREMENTS

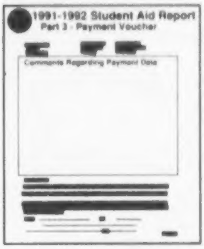
Part 1—Information Summary

Contains instructions to review your SAR to make sure it's correct, and will give you other information about the results of your application.

Part 2—Information *Review* Form


1991-92 Student Aid Report
Federal Student Aid Programs
Part 2-Information Review Form
Processed
PGI:
FC:

The part you use to change any information on the SAR that's incorrect—**REVIEW THIS PART CAREFULLY!** If you need to make changes, put the correct information in the "The correct answer is" column. Then, sign the Certification statement on the back of Part 2 and **return Part 2 only** to the address given on the back of Part 2. You'll receive a new SAR in 2 to 3 weeks.


1991-1992 Student Aid Report
Part 3 - Payment Voucher
Comments Regarding Payment Data

Part 3—Pell Grant Payment Voucher

This part is for your school's use.

If all the information on your SAR is correct as it is, **submit all three parts** of the SAR to your financial aid administrator right away. Your aid administrator will use the information on your SAR to determine the amount of your Pell Grant.

YOU'RE INELIGIBLE FOR A PELL GRANT

Your SAR will have **2 parts**—Parts 1 and 2 only.

Even if your SAR says you're not eligible for a Pell Grant, contact your financial aid administrator. He or she may use the **Family Contribution (FC)*** number on the SAR in determining whether you're eligible for other Federal student aid. If you are, your school will send you a letter telling you the amount and kinds of financial aid you'll get.

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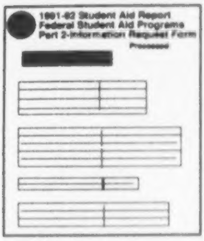
*See "Important Terms," pages 43 to 50.

YOUR ELIGIBILITY HAS NOT BEEN DETERMINED

This means you did not correctly or completely fill out your student aid application, and no **PGI*** could be calculated. You'll receive a **2-part** SAR—Parts 1 and 2 only.

Part 1, the Information Summary (see the previous page), will contain comments asking you to confirm, correct, or add information on . . .



1991-92 Student Aid Report
Federal Student Aid Programs
Part 2-Information Request Form
Processed

Part 2—Information *Request* Form

REVIEW THIS PART CAREFULLY! After you've made any necessary changes or additions, sign the Certification statement on the back of this part and **return Part 2 only** to the address given on the back of Part 2. You'll get a new SAR in 2 to 3 weeks.

If you have any trouble understanding what you're supposed to do after you get your SAR or how you're supposed to make corrections, your financial aid administrator can help you and can answer any questions you have.

To request a copy of your SAR or to correct your address for the records, write to the agency where you sent your application or write to the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044. When you write, make sure you include in your letter your full name, permanent address, Social Security Number, date of birth, and signature.

You can also request a copy of your SAR by calling the number for duplicate requests given on page 21. However, you can correct your address ***only*** by writing a letter.

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*See "Important Terms," pages 43 to 50.

SPECIAL CIRCUMSTANCES

Although the process of determining a student's eligibility for Federal student aid is generally the same for all applicants, there is some flexibility.

For instance, when you apply, if you indicate on your student aid application that you, your spouse, or either of your parents is a "dislocated worker" or "displaced homemaker," special consideration will be given your and/or their financial status when your application is processed. (For definitions of "dislocated worker" and "displaced homemaker," see your financial aid application.) And, as noted on page 13, certain applicants with incomes of $15,000 or less can skip some of the questions on the application.

Some students may have special financial considerations that can't be described adequately on an application. If you feel you have special circumstances that might affect the amount you and your family are expected to contribute toward your education, see your financial aid administrator. Remember, if the aid administrator believes it's appropriate, he or she can change a student's dependency status from dependent to independent (see page 11). And, for the campus-based and Stafford Loan programs, the aid administrator may adjust your **cost of education*** or your **Family Contribution (FC)*** if he or she feels your circumstances warrant it. For example, if you believe the amount you and your family are expected to contribute toward your education is too high, you can ask your aid administrator to review your case. But remember, the aid administrator does not ***have*** to make any of these changes—there have to be very good reasons for doing so. Also remember that the aid administrator's decision is ***final*** and cannot be appealed to the U.S. Department of Education.

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*See "Important Terms," pages 43 to 50.

☞ NOTE: The Pell Grant Program does not allow for *individualized* adjustments. However, there are certain **special conditions*** that would make the family's financial circumstances worse in 1991-92 than they were in 1990. If one of the conditions listed below applies to you or your family, **estimated 1991** income information will be used to calculate your Pell Grant eligibility, instead of **1990** income.

The conditions are—

- ☐ **Death**
- ☐ **Separation or divorce**
- ☐ **Loss of a full-time job**
- ☐ **Loss of nontaxable income or benefits such as Social Security, child support, Aid to Families with Dependent Children (AFDC or ADC), welfare, unemployment benefits, etc.**

If you think you meet one of the **special conditions,*** see your financial aid administrator. If you qualify, the aid administrator will explain what steps to take so that estimated 1991 income will be used.

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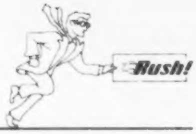
*See "Important Terms," pages 43 to 50.

DEADLINES



MAY 1, 1992

Your student aid application must be ***received*** by this date. The application you fill out will contain the address where your application must be sent. **THERE ARE *NO EXCEPTIONS* TO THIS DEADLINE**.

Apply as soon after January 1, 1991, as you can. Schools often set deadlines early in the calendar year that students must meet in order to receive certain types of funds, including those from the campus-based programs (see pages 24-29 for information on these programs).

JUNE 30, 1992, or your last day of enrollment in 1991-92, whichever comes first:

1992
JUNE
30

This is the deadline for submitting your SAR to your school's financial aid office.

Be sure you know your last day of enrollment in 1991-92—it may be earlier than June 30. The earlier you can submit your SAR, the better, but you must turn it in by the deadline.

☞ **NOTE:** If you're selected for verification (see page 15), additional deadlines apply to you. Your financial aid administrator will tell you what they are.

TELEPHONE NUMBERS

You may have questions about your application, your SAR, or other Federal student aid matters, and you need an answer right away. If so, you may call one of the numbers below at the **Federal Student Aid Information Center** between the hours of **9:00 a.m.** and **5:30 p.m.** (Eastern Standard Time), Monday through Friday:

1 (800) 333-INFO—if calling *before* May 1, 1991
1 (800) 4 FED AID—if calling *on or after* May 1, 1991

The Information Center provides the following services at one of the ***toll-free*** numbers listed above:

- Helping you file an application or correct a SAR
- Checking on whether a school takes part in Federal student aid programs
- Explaining student eligibility requirements
- Explaining the process of determining financial aid awards
- Mailing publications

1 (301) 722-9200
You must call this number at the Information Center if you want to find out if your application has been processed, or if you want a copy of your Student Aid Report (SAR). **Please note that you will have to pay for this call.** The Center cannot accept collect calls.

1 (301) 369-0518
If you are hearing-impaired, you may call this TDD number at the Information Center for help with any Federal student aid questions you may have. This number is ***not*** toll-free, and the Center cannot accept collect calls.

If you have reason to suspect any fraud, waste, or abuse involving Federal student aid funds, you may call the following ***toll-free*** number:

1 (800) MIS-USED
This number is the hotline to the U.S. Department of Education's Inspector General's office. You may remain anonymous, if you wish.

GRANTS, WORK-STUDY, AND LOANS

PELL GRANTS

What is a Pell Grant?

A Pell Grant is an award to help undergraduates pay for their education after high school. For the Pell Grant Program, an undergraduate is one who has not earned a bachelor's or first professional degree. (A professional degree would include a degree in such fields as pharmacy or dentistry, for example.)

Eligibility for those who receive a Pell Grant for the first time is usually limited to 5 to 6 years of undergraduate study. For more information, see your financial aid administrator.

For many students, Pell Grants provide a "foundation" of financial aid, to which aid from other Federal and non-Federal sources may be added. Unlike loans, grants don't have to be paid back.

How do I qualify?

You must be attending school at least **half-time.***

To determine if you're eligible, the Department of Education uses a standard formula, passed into law by Congress, to evaluate the information you report on your student aid application. The formula produces a **Pell Grant Index (PGI)*** number. Your Student Aid Report (see page 15) contains this number and will tell you whether you're eligible.

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*See "Important Terms," pages 43 to 50.

The formula used to determine your **Pell Grant Index (PGI)*** is too long to be included here. However, you can get a booklet that describes it in detail by writing to—

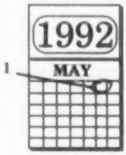
Federal Student Aid Information Center
Box 84
Washington, DC 20044

How much money can I get?

The maximum award for the 1991-92 academic year is $2,400. How much you actually get will depend not only on your **Pell Grant Index (PGI)*** number, but on the **cost of education*** at your school, whether you're a full-time or part-time student, and whether you attend school for a full academic year, or less than that.

When should I apply?

The sooner, the better. Your 1991-92 application must be ***received*** at the address given on your application ***no later than*** May 1, 1992. **THERE ARE *NO EXCEPTIONS* TO THIS DEADLINE.**



How will I be paid?

You must submit all 3 parts of your Student Aid Report (SAR) to your school by the deadline noted on page 20. Your school will then credit your award to your account, pay you directly, or use a combination of these methods.

The school must tell you in writing how and when you'll be paid and how much your award will be. You should acknowledge the school's notification in writing, for the school's records. Schools must pay at least once per term (semester, trimester, or quarter). Schools that do not use formally defined, traditional terms must pay at least twice per academic year.

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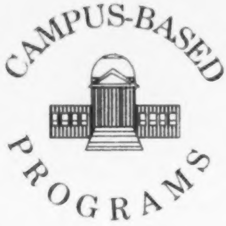
*See "Important Terms," pages 43 to 50.



Supplemental Educational Opportunity Grants (SEOG)

College Work-Study (CWS)

Perkins Loans

The three programs you'll read about in this section are called "campus-based" programs because they're administered by the financial aid administrator at each participating school. Your **financial aid package*** may contain aid from one or more of these programs.

Even though each program is different—SEOG offers grants, CWS offers jobs, and Perkins provides loans—they have these characteristics in common:

☐ You can go to school less than **half-time*** and still be able to receive aid.

☐ How much aid you receive from the campus-based programs depends on your financial need (see page 9), the amount of other aid you'll receive, and the availability of funds at your school. Unlike the Pell Grant Program, which provides funds to every eligible student, each school participating in any of the campus-based programs receives a certain amount of funds for each program. When that money is gone, there are no more awards from that program for that year.

☐ There's no one deadline for applying as there is for the Pell Grant Program—each school sets its own. But most deadlines are quite early in each calendar year. Be sure to check with the financial aid administrator at your school to find out what its deadlines are. **You'll probably miss out on receiving aid from the campus-based programs if you don't apply early!**

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*See "Important Terms," pages 43 to 50.

SEOG

What is an SEOG?

A Supplemental Educational Opportunity Grant (SEOG) is for undergraduates with exceptional financial need (with priority given to Pell Grant recipients), and it doesn't have to be paid back.

How much can I get?

You can get up to $4,000 a year, depending on the restrictions noted on the preceding page.

What's the difference between an SEOG and a Pell Grant?

The Department of Education guarantees that each participating school will receive enough money to pay the Pell Grants of its eligible students. As noted on the preceding page, there's no guarantee every eligible student will be able to receive an SEOG.

How will I be paid?

Your school will credit your SEOG to your account, pay you directly, or use a combination of these methods. Schools must pay students at least once per term (semester, trimester, or quarter). Schools that do not use traditional terms must pay at least twice during the academic year. (There's one exception: If the total SEOG aid you receive is $500 or less, the school may pay you just once during the academic year, if it chooses.)

CWS

What is College Work-Study?

The College Work-Study (CWS) Program provides jobs for undergraduate and graduate students who need financial aid. CWS gives you a chance to earn money to help pay your educational expenses.

How much can I make?

Your pay will be at least the current Federal minimum wage, but it may also be related to the type of work you do and the skills required. Your total CWS award depends on the restrictions noted on page 24.

How will I be paid?

If you're an undergraduate, you'll be paid by the hour. If you're a graduate student, you may be paid by the hour or you may receive a salary. No CWS student may be paid by commission or fee. Your school must pay you at least once a month.

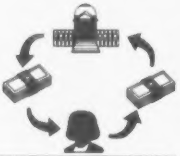
Are College Work-Study jobs on campus or off campus?

Both. If you work on campus, you'll usually work for your school. If you work off campus, your job will usually involve work that is in the public interest, and your employer will usually be a private or public non-profit organization, or a local, State, or Federal agency. However, some schools may have agreements with private sector employers for CWS jobs. These jobs must be related to your course of study.

Can I work as many hours as I want?

No. Your school sets your work schedule. In arranging a job and assigning work hours, your financial aid administrator will take into account your class schedule, your health, and your academic progress. And remember, the amount you earn can't exceed your total CWS award.

PERKINS LOANS



What is a Perkins Loan?

A Perkins Loan is a low-interest (5 percent) loan to help you pay for your education after high school. These loans are for both undergraduate and graduate students and are made through a school's financial aid office. Your school is your lender. You must repay this loan.

How much can I get?

Depending on the restrictions noted on page 24, you may borrow up to—

- ☐ **$4,500 if you're enrolled in a vocational program, or if you have completed less than 2 years of a program leading to a bachelor's degree.**
- ☐ **$9,000 if you're an undergraduate student who has already completed 2 years of study toward a bachelor's degree and has achieved third-year status. (This total includes any amount you borrowed under Perkins [or under the National Direct Student Loan Program, its former name] for your first 2 years of study.)**
- ☐ **$18,000 for graduate or professional study. (This total includes any amount you borrowed under Perkins/NDSL for your undergraduate study.)**

How will I be paid?

Promissory
Note

After you sign a **promissory note*** agreeing to repay the loan, your school will either pay you directly or credit your account. You'll receive the loan in at least two payments during the academic year. (There's one exception: If the total Perkins Loan you receive is $500 or less, the school may pay you just once during the academic year, if it chooses.)

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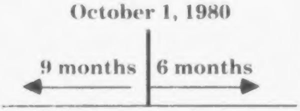
*See "Important Terms," pages 43 to 50.

When do I pay back this loan?

You have a certain period of time before you have to begin repayment, called a "grace period." If you're attending at least **half-time,*** you have a grace period of 9 months after you graduate, leave school, or drop below **half-time.*** If you're a less-than-**half-time*** student, your grace period may be different. Check with your financial aid administrator.



If you borrowed under the old National Direct Student Loan (NDSL) Program ***on or after*** October 1, 1980, your grace period is 6 months. If you borrowed ***before*** October 1, 1980, your grace period is 9 months.

At the end of your grace period, you must begin repaying your loan. You may be allowed up to 10 years to repay.

How much will I have to pay each month?

The amount of each payment depends on the size of your debt and on the length of your repayment period. Usually, you must pay at least $30 per month. In special cases—for example, if you're unemployed or ill for a long period of time—your school may allow you to make payments that are less than $30 per month or may extend your repayment period.

The following chart shows typical monthly payments and total interest charges for three different 5 percent loans over a 10-year period.

Total Loan Amount	Number of Payments	Monthly Payment	Total Interest Charges	Total Repaid
$ 4,500	120	$ 47.73	$1,227.60	$ 5,727.60
9,000	120	95.46	2,455.20	11,455.20
18,000	120	190.92	4,910.40	22,910.40

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*See "Important Terms," pages 43 to 50.

Can I defer (postpone) repayment of my Perkins Loan after I leave school?

Under certain conditions, yes—as long as you're not in **default.*** However, deferments aren't automatic. You have to apply for one through your school, using a deferment request form that you must get from your school.

☞ NOTE: Even though you may have ***applied*** for a deferment, you still must **continue to make payments** until your deferment is processed. If you don't, you may end up in **default.***

A summary of deferments available to Perkins Loan borrowers is on pages 41 and 42. For more detail, contact your financial aid administrator.

Are there ever any cases where repayment of a Perkins Loan can be cancelled?

Yes, a few. For example, your loan will be cancelled if you die or become totally and permanently disabled. Your loan can be cancelled if you're a teacher (under certain circumstances), or if you're a Head Start or a Peace Corps or VISTA volunteer. For more information, read your promissory note or contact your financial aid administrator.

If you have any questions about the terms of your Perkins Loan, repayment obligations, deferment, or cancellation, check with the school that made you the loan. Remember, only that school can grant deferment or cancellation, or make decisions concerning your loan.

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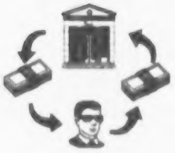
*See "Important Terms," pages 43 to 50.

STAFFORD LOANS

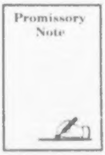


What is a Stafford Loan?

Stafford Loans are low-interest loans made to students attending school at least **half-time.*** Loans are made by a lender such as a bank, credit union, or savings and loan association. Sometimes a school acts as a lender. These loans are insured by the **guarantee agency*** in each State and reinsured by the Federal Government. You must repay this loan.

For **new borrowers*** who receive loans for periods of enrollment beginning ***on*** or ***after*** July 1, 1988, the interest rate is generally 8 percent for the first 4 years of repayment and 10 percent after that. For **new borrowers*** who took out a loan ***between*** July 1, 1987, and June 30, 1988, the interest rate is 8 percent.

Students who are ***not*** **new borrowers*** should check their **promissory note*** for the interest rate.



How much can I borrow?

Depending on your financial need (see page 9), you may borrow up to—

- ☐ **$2,625 a year, if you're a first- or second-year undergraduate student..**
- ☐ **$4,000 a year, if you have completed 2 years of study and have achieved third-year status.**
- ☐ **$7,500 a year, if you're a graduate student.**

The total debt you can have outstanding as an undergraduate is $17,250. This includes any amount you may have borrowed under the Guaranteed Student Loan (GSL) Program—the former name for the Stafford Loan Program. The total debt for graduate or professional study is $54,750, including any Stafford Loans and GSL's made at the undergraduate level.

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*See "Important Terms," pages 43 to 50.

☞ NOTE: You can't borrow more than the **cost of education*** at your school, minus your **FC*** and any other financial aid you receive.

How do I apply?

You can get an application from a lender, a school, or your State **guarantee agency.*** After you fill out your part of the application, the school you plan to attend must complete its part, certifying your enrollment, your **cost of education,*** your academic standing, any other financial aid you'll receive, and your financial need.

☞ NOTE: Before you can receive a Stafford Loan, your school must first determine your eligibility for a Pell Grant, if you're an undergraduate and your school participates in the Pell Grant Program. If you're eligible, the amount of your Pell Grant will be considered in determining your **financial aid package,*** so that you won't be overawarded.

When the school's portion of the application is completed, you or your school submits it to the lender you've chosen. If the lender agrees to make the loan and gets the approval of the **guarantee agency,*** the lender will send the loan amount to your school.

When should I apply?

Since not every lender participates in the Stafford Loan Program, you should begin looking for one as soon as you're accepted by your school. Give yourself as much time as possible to complete the application process.

How will I be paid?

Your lender sends your loan proceeds to your school. Your loan proceeds will be made payable either to you or to both you and your school.

For loans made on or after January 1, 1990, for periods of enrollment beginning on or after that date, your school must issue your loan proceeds to you in two or more payments.

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*See "Important Terms," pages 43 to 50.

How can I find out who the lenders are in my State?

Contact your State **guarantee agency.*** It's the best source of information on the Stafford Loan Program in your State. To find out your State **guarantee agency's*** address and phone number and to find out more information about borrowing, call the Federal Student Aid Information Center (toll-free): **1 (800) 333-INFO,** if calling ***before*** May 1, 1991; **1 (800) 4 FED AID,** if calling ***on or after*** May 1, 1991.

Is there any charge for making a Stafford Loan?

Yes, there is an "origination fee" of **5 percent**, which will be deducted proportionately from each loan disbursement made to you. The money is passed on to the Federal Government to help reduce the Government's cost of subsidizing these low-interest loans.

Your lender may also charge you an insurance premium of up to **3 percent** of the loan principal. This premium must be deducted proportionately from each disbursement.

When do I pay back this loan?

After you graduate, leave school, or drop below **half-time,*** you have a certain period of time before you have to begin repayment, called a "grace period." The length of this period depends on when you took out your loan, but it is usually 6 to 12 months. Check your **promissory note*** or ask your lender what your grace period is.

When you graduate, leave school, or drop below **half-time,*** you must notify your lender.

How much will I have to pay each month?

The amount of each payment depends on the size of your debt and on the length of your repayment period. Usually, you'll have to pay at least $50 per month or $600 per year. You should ask your lender what your monthly payments will be before you take out the loan, so you'll know what to expect.

The chart on the next page shows ***estimated*** monthly payments and total interest charges for 8 percent/10 percent loans of varying amounts, with typical repayment periods.

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*See "Important Terms," pages 43 to 50.

TYPICAL REPAYMENT PLANS

Total Indebtedness	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
$ 2,600	64	$ 50.00	$ 614.60	$ 3,214.60
4,000	119	50.00	1,972.48	5,972.48
7,500	120	93.52	3,722.07	11,222.07
10,000	120	124.68	4,961.77	14,961.77
15,000	120	187.01	7,441.17	22,441.17

Source: National Council of Higher Education Loan Programs, Inc. (NCHELP), 1989

Can I defer (postpone) repayment of my Stafford Loan after I leave school?

Yes, under certain conditions, and as long as your loan is not in **default.*** A summary of Stafford Loan deferments is on pages 41 and 42. However, deferments are not automatic. If you believe you qualify, submit a written request to your lender.

☞ **NOTE:** Even though you may have ***applied*** for a deferment, you still must **continue to make payments** until your deferment is processed. If you don't, you may end up in **default.***

For more detail about deferment and repayment of Stafford Loans, contact your financial aid administrator, your lender, or the **guarantee agency*** in your State.

Are there ever any cases where repayment of a Stafford Loan can be cancelled?

Only if you become totally and permanently disabled, or if you die. However, if you serve as an enlisted person in certain selected specialties of the U.S. Army, the Army Reserves, the Army National Guard, or the Air National Guard, the Department of Defense will, as an enlistment incentive, ***repay*** a portion of your Stafford Loan. If you think you may qualify, contact your recruiting officer.

If you have any questions about the terms of your Stafford Loan, repayment obligations, deferment, or cancellation, check with your lender. Remember, only your lender can grant deferment or cancellation, or make decisions concerning your loan.

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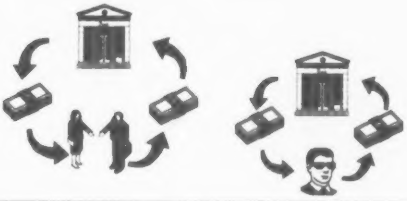
*See "Important Terms," pages 43 to 50.

PLUS/SLS



What are PLUS and SLS loans?

PLUS loans are for **parents** who want to borrow to help pay for their children's education; Supplemental Loans for Students (SLS) are for **student** borrowers. Both loans provide additional funds for educational expenses and, like Stafford Loans, are made by a lender such as a bank, credit union, or savings and loan association.

Promissory Note

PLUS and SLS loans have variable interest rates. These rates are set each June. For the 1990-91 award year, the interest rate was 11.49 percent. The interest rate for each loan is shown on the **promissory note,*** signed by the borrower when the loan is made.

Who can get a loan, and how much can they borrow?

☐ PLUS enables parents to borrow up to $4,000 per year, to a total of $20,000, for each child who is enrolled at least half-time* and is a dependent student. (See page 11 for a discussion of dependency status.)

☐ Under SLS, graduate students and independent undergraduates who are enrolled in a program whose length is a full academic year may borrow up to $4,000 per academic year, to a total of $20,000. This amount is in addition to the Stafford Loan limits. (In exceptional circumstances, the financial aid administrator may authorize dependent undergraduates to apply for an SLS.

First-year undergraduates enrolled in a program of less than a full academic year have different annual borrowing limits for SLS:

--$2,500 is the limit for those enrolled in a program that is at least 2/3 of an academic year but less than a full academic year. ➡

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*See "Important Terms," pages 43 to 50.

--$1,500 is the limit for those enrolled in a program that is less than 2/3 but at least 1/3 of an academic year. (SLS loans are not made to first-year undergraduates enrolled in a program that is less than 1/3 of an academic year.)

How does a PLUS or SLS borrower apply?

The same way as for a Stafford Loan (see page 31). Unlike Stafford Loan borrowers, however, PLUS and SLS borrowers do not have to show need. However, like all borrowers, they may have to undergo a credit analysis.

☞ **Note to SLS borrowers:** Before you can receive an SLS, your school must determine your eligibility for a Stafford Loan and for a Pell Grant (if you're an undergraduate and your school participates in the Pell Grant Program). If you're eligible for aid from either or both of those programs, the amount you're eligible for may affect the amount you can borrow under SLS: Under SLS—as under the Stafford Loan Program—you can't borrow more than the **cost of education*** at your school minus any other financial aid you receive.

How will I be paid?

If your parent(s) takes out a PLUS loan for you, the lender sends the full amount of the loan proceeds in the form of a check directly to your parent(s).

If you take out an SLS, the lender sends the loan proceeds to your school. Your loan proceeds will be made payable either to you or to both you and your school.

For loans made on or after January 1, 1990, for periods of enrollment beginning on or after that date, your school must issue your loan proceeds to you in two or more payments. If you're a first-year undergraduate student, you cannot receive your first payment until **30 days** after the first day of your program of study.

Is there any charge for making a PLUS or an SLS?

Your lender may charge an insurance premium of up to **3 percent** of the loan principal. This premium must be deducted proportionately from each loan disbursement made to you. There is no origination fee for these loans.

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*See "Important Terms," pages 43 to 50.

When do my parents or I have to begin repaying these loans?

PLUS and SLS borrowers generally must begin repaying both **principal** and **interest** within 60 days after the last loan disbursement. However, if a deferment applies (including a deferment for being in school), borrowers do not begin repaying any ***principal*** until the deferment ends.

☞ NOTE: Deferments do not apply to ***interest***, although the lender may let the interest accumulate until the deferment ends.

What are the deferments?

SLS borrowers get the same deferments as Stafford Loan borrowers except that, as mentioned above, under SLS the deferments apply only to loan ***principal***. PLUS deferments are much more limited and also apply only to principal. A summary of SLS and PLUS deferments is on pages 41 and 42. For more details about specific repayment and deferment conditions, contact your financial aid administrator, your lender, or the **guarantee agency*** in your State.

☞ NOTE: Unlike Stafford Loans (see page 32), there are no grace periods for PLUS and SLS loans.

Are there any cancellation provisions?

They're the same as for Stafford Loans—only for death or permanent and total disability after the loan is taken out.

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*See "Important Terms," pages 43 to 50.

BORROWER RESPONSIBILITIES, BORROWER RIGHTS

Responsibilities

When you take out any student loan, you have certain responsibilities you must live up to. Here are a few of them:

☐ When you sign a **promissory note,*** you are agreeing to repay according to the terms of the note. This note is a ***legally binding*** document. This commitment to repay means that, except in cases of cancellation (see pages 29, 33, and 36), ***you will have to pay back the loan***—even if you don't complete your education, aren't able to get a job after you complete the program, or you're dissatisfied with, or don't receive, the educational or other services you purchased from your school. **Think about what this obligation means before you take out a loan.** If you don't pay back your loan on time or according to the terms in your **promissory note,*** you may go into **default.*** If you do, your school, lender, or **guarantee agency*** can require you to repay immediately the entire amount you owe, including all interest, collection, and late payment charges. They can sue you to collect that amount, and they can ask the Federal Government for help in collecting from you.

☐ ***You must make payments on your loan even if you don't receive a bill.*** Billing statements (or coupon books) are sent as a convenience to the borrower, but not receiving them doesn't relieve you of your obligation to make payments.

☐ You must notify your lender if you graduate, withdraw from school, or drop below **half-time*** status; change your name, address, or Social Security Number; or transfer to another school.

☐ Before you leave school, you must attend an **exit interview.***

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*See "Important Terms," pages 43 to 50.

Rights

You have certain rights as a borrower. Listed below are some of them.

☐ You have the right to a grace period before your repayment period begins, if your loan provides for one (see pages 28, 32, and 36). The grace period begins when you leave school or drop below **half-time*** status. The exact length of your grace period is shown on your **promissory note.***

☐ You must be given a loan repayment schedule, which lets you know when your first payment is due, and the number, frequency, and amount of all payments.

☐ You must be given a list of deferment conditions and the conditions under which the Department of Defense will repay your loan.

Before your school gives you your first loan disbursement, your school/lender must give you the following information about your loan:

☐ The full amount of the loan, the interest rate, and when you must start repaying.

☐ The effect borrowing will have on your eligibility for other types of financial aid.

☐ A complete list of any charges you must pay (loan fees), and information on how those charges are collected.

☐ The yearly and total amounts you can borrow, and the maximum and minimum repayment periods.

☐ A current description of loans you owe your school and/or lender, an estimate of what your total debt will be, and what your monthly payments will be.

☐ An explanation of **default*** and its consequences.

☐ An explanation of options for prepaying your loan at any time without penalty, for refinancing your loan, and for taking advantage of **loan consolidation.***

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*See "Important Terms," pages 43 to 50.

Before your repayment period begins, your school/lender must tell you—

☐ The amount of your total debt (principal and interest), what your interest rate is, and the total interest charges on your loan.

☐ The name of your lender, where to send your payments, and where to write if you have questions about your loan.

☐ What fees you should expect during the repayment period.

☐ About prepayment, refinancing, and consolidation options.

There are some specific rights and information you're entitled to if you have a Stafford Loan or an SLS:

Before your school gives you your first loan disbursement, the school must counsel you about your loan. This includes emphasizing the seriousness of the repayment obligation you're assuming, describing in forceful terms the likely consequences of **default,*** and emphasizing that you must repay even if you drop out, can't find employment after you've finished school, or don't like the quality of education you received. In addition, the school must make sure that someone with expertise in ***all*** the Federal student aid programs is available shortly after this initial counseling session to answer any questions you may have about those programs.

Your school must also counsel you again shortly before you leave school or drop below **half-time*** status. In this session, the **exit interview,*** your school must again cover the topics it covered in the initial session. In addition, your school must—

- give you general information on the average indebtedness of those who have received Stafford Loans or SLS loans at the school.

- tell you what your average expected monthly repayment is, based on that average indebtedness.

- review available repayment options (for example, **loan consolidation*** or refinancing).

- give you debt management advice that the school feels would help you in making your payments.

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*See "Important Terms," pages 43 to 50.

BEFORE YOU BORROW

STOP

Ask yourself these questions:

How much debt can I afford? The charts on pages 28 and 33 give examples of monthly payments for specific loan amounts. If you plan to apply for student loans each year you're in school, try to estimate how much your monthly payments will be when you leave school. The amount you'll have to repay will add up fast! If you need more information on debt management, contact your financial aid administrator, your lender, or the **guarantee agency*** in your State.

What if my plans change? A change in career goals, loss of a job, or some other unexpected change in your school or work situation could make loan repayment more difficult than you expected. Deferment may help in some cases (for example, if you want to return to school or decide to enter the Armed Forces), but the extended repayment period will be a long-term financial obligation.

If you're willing but unable to meet your repayment schedule because of unusual circumstances, and you have a Perkins Loan (or National Direct Student Loan [NDSL]), you may request a hardship deferment. If you have a Stafford Loan (or Guaranteed Student Loan [GSL]), PLUS, or SLS, you may request forbearance if you're willing but unable to meet your repayment schedule and you're not eligible for a deferment. "Forbearance" means permitting payments to be stopped temporarily, allowing a longer time for making payments, or making smaller payments than were previously scheduled. Your lender does not have to grant forbearance, however.

Loan consolidation* or refinancing might also be of help to you if you have multiple loans and if you qualify. Your lender can provide more information about consolidation and refinancing options. If you have a Stafford Loan or SLS (or if your parents have a PLUS for you) and you need to borrow again, try applying to the lender who made you (or your parents) the first loan. This will make future loan refinancing easier. To find out more, contact your lender.

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*See "Important Terms," pages 43 to 50.

DEFERMENT SUMMARY: PERKINS LOANS, STAFFORD LOANS, AND PLUS/SLS

Deferment Condition	Perkins	Stafford	PLUS[1]	SLS[1]
Study at a postsecondary school	At least **half-time***	Full-time or **half-time*** [2]	Full-time or **half-time*** [3]	Full-time or **half-time***
Study at a school operated by the Federal Government	**NO**	**Full-time only**	**Full-time only**	**Full-time only**
Study in an eligible graduate fellowship program, or in a rehabilitation training program for the disabled	NO	YES	YES	YES
Volunteer in Peace Corps, ACTION Programs, or comparable full-time volunteer work for a tax-exempt organization	**Up to 3 years each**	**Up to 3 years each**	**NO** [4]	**Up to 3 years each**
Active duty member of U.S. Armed Forces, service in the Commissioned Corps of U.S. Public Health Service, or active duty member of National Oceanic and Atmospheric Administration Corps[5]	Up to 3 years total	Up to 3 years total	NO [4]	Up to 3 years total
Temporarily totally disabled, or can't work because you're caring for a temporarily totally disabled spouse or other dependent	**Up to 3 years ("Other dependent" applies to Perkins Loans only, not to NDSL's)**	**Up to 3 years**	**Up to 3 years**	**Up to 3 years**

Footnotes are explained on the next page.

DEFERMENT SUMMARY: PERKINS LOANS, STAFFORD LOANS, AND PLUS/SLS

(CONTINUED)

Deferment Condition	Perkins	Stafford	PLUS[1]	SLS[1]
Full-time teacher in a public or non-profit private primary or secondary school that the U.S. Department of Education has determined is in a teacher shortage area	NO	Up to 3 years [6]	NO	Up to 3 years [6]
Eligible internship deferment*	**Up to 2 years**	**Up to 2 years**	**NO[4]**	**Up to 2 years**
Unemployment	At school's discretion[1]	Up to 2 years	Up to 2 years	Up to 2 years
Mother of preschool age children, who is going to work (or back to work) at a salary no more than $1.00 over the minimum wage	**Up to 1 year [7]**	**Up to 1 year [6]**	**NO**	**Up to 1 year [6]**
Parental leave deferment*	Up to 6 months [7]	Up to 6 months	NO	Up to 6 months
During a period of hardship to the borrower, as determined by the school [8]	**YES (also applies to NDSL's)**	**NO, but see "Forbearance," p. 40**	**NO, but see "Forbearance," p. 40**	**NO, but see "Forbearance," p. 40**

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[1] Deferments are for principal only.

[2] **Half-time*** enrollment is allowed only for **new borrowers*** who have obtained a loan for the current period of enrollment.

[3] Only **new borrowers*** are eligible for deferment for **half-time*** study. See your financial aid administrator for more information.

[4] . . . for all loans made on or after August 15, 1983, but **YES** for all loans made before that date.

[5] National Oceanic and Atmospheric Administration Corps deferments are slightly different. See your financial aid administrator.

[6] For **new borrowers*** only.

[7] Applies to Perkins Loans only, not to National Direct/Defense Student Loans (NDSL's).

[8] Principal and interest may be deferred, but interest continues to accumulate.

*See "Important Terms," pages 43 to 50.

IMPORTANT TERMS

Ability to Benefit: Applies to students who do not have a high school diploma, or its equivalent, or a GED (General Education Development Certificate). These students can still receive Federal student aid if they take a test measuring their ability to benefit from the education offered. The test must be administered independently and must be approved by the U.S. Department of Education. Students should check with their financial aid administrator for more information.

Anti-Drug Abuse Act Certification: To receive a Pell Grant, you must sign a statement certifying that you will not make, distribute, dispense, possess, or use illegal drugs during the period covered by the Grant. In addition, you are also certifying that if you are convicted of a drug-related offense committed during that period, you will report the conviction in writing to the U.S. Department of Education. Your Student Aid Report (SAR) will contain this certification statement although, in some cases, your school may ask you to sign instead a separate statement it has prepared.

☞ NOTE: Your eligibility for ***any*** of the programs covered in this *Guide* may be suspended or terminated by a court as part of a conviction for possessing or distributing illegal drugs.

Assets: Savings and checking accounts, the value of a business, stocks, bonds, money market funds, mutual funds, real estate, trust funds, etc. Cars are not considered assets, nor are possessions such as stamp collections or musical instruments.

Citizen/Eligible Non-Citizen: You must be one of the following to receive Federal student aid:

☐ U.S. citizen
☐ U.S. national (includes natives of American Samoa or Swain's Island)
☐ U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card)

If you're not in one of these categories, you must have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations:

☐ "Refugee"
☐ "Asylum Granted"
☐ "Indefinite Parole" and/or "Humanitarian Parole"
☐ "Cuban-Haitian Entrant, Status Pending"
☐ "Conditional Entrant" (valid only if issued before April 1, 1980)
☐ Other eligible non-citizen with a Temporary Resident Card (I-688)

Also, you're eligible for Federal student aid if you have a suspension of deportation case pending before Congress.

If you're in the U.S. on an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, you cannot get Federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for Federal student aid.

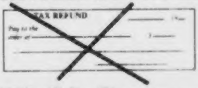
☞ **NOTE:** Only citizens and non-citizen nationals can receive a Stafford Loan, PLUS, or SLS for study at a foreign institution.

Permanent residents of the Trust Territory of the Pacific (Palau) may be eligible for all the student aid programs mentioned in this booklet. Citizens of the Federated States of Micronesia and the Marshall Islands are eligible for Pell Grants, Supplemental Educational Opportunity Grants (SEOG's), or College Work-Study **only**. All of these citizens should check with their financial aid administrators for more information.

Cost of Education (or **Cost of Attendance**): The total amount it will cost a student to go to school—usually expressed as a yearly figure. The cost of education covers tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, child care, costs related to a handicap, and miscellaneous expenses. Talk to the financial aid administrator at the school you're planning to attend if you have any unusual expenses that may affect your cost of education or your ability to pay that cost.

Default: Failure to repay a student loan according to the terms agreed to when you signed a **promissory note.*** Default also means failure to submit requests for deferment or cancellation on a timely basis. If you default on a student loan, your school, lender, State, and the Federal Government all can take action to recover the money, including notifying national credit bureaus of your default. This may affect your future credit rating for a long time. For example, you may find it very difficult to borrow from a bank to buy a car or a house. Also, you may be liable for expenses incurred in collecting the loan. If you decide to return to school, you're not entitled to receive additional Federal aid or a deferment of your loan repayments. Finally, the Internal Revenue Service may withhold your income tax refund. The amount of your refund will be applied toward the amount you owe.

CAR LOAN
APPLICATION


TAX REFUND
Pay to the order of

Eligible Program: A course of study that leads to a degree or certificate at a school that takes part in one or more of the student aid programs described in this booklet. To get a Pell Grant, SEOG, Perkins Loan, or a College Work-Study job, you must be enrolled in an eligible program. The same is true for a Stafford Loan, PLUS, or SLS, with two exceptions:

--If a school has told you that you must take certain coursework to qualify for admission into one of its eligible programs, you can get a Stafford Loan or an SLS (or your parent[s] can get a PLUS for you) for up to 12 consecutive months while you're completing that coursework. You must be enrolled at least **half-time,*** and you must meet the usual student aid eligibility requirements.

--If you're enrolled at least **half-time*** in a program to obtain a professional credential or certification that is required for employment as an elementary or secondary school teacher in a particular State, you can get a Stafford Loan or an SLS (or your parent[s] can get a PLUS for you) while you're enrolled in the program.

Exit Interview: A counseling session you must attend before you leave your school, if you have any of the loans described in this booklet. At this session, your school will give you information on the average amount borrowers owe, the amount of your monthly repayment, and information about deferment, refinancing, and loan consolidation options.

Family Contribution (FC): An amount that indicates how much of your family's financial resources should be available to help pay for school. This amount, determined by a formula called the Congressional Methodology, is used in determining your eligibility for aid from the Supplemental Educational Opportunity Grant (SEOG), College Work-Study (CWS), Perkins Loan, and Stafford Loan programs. If you have any unusual expenses that may affect your Family Contribution, make sure you notify your financial aid administrator.

Financial Aid Package: The total amount of financial aid a student receives. Federal and non-Federal aid such as loans, grants, or work-study are combined in a "package" to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a school's financial aid administrator.

Guarantee Agency: The organization that administers the Stafford Loan, PLUS, and SLS programs in your State. The Federal Government sets loan limits and interest rates, but each State is free to set its own additional limitations, within Federal guidelines. This agency is the best source of information on Stafford Loans, PLUS loans, and SLS loans in your State. To find out the name, address, and telephone number of the agency in your State, as well as information about borrowing, call the Federal Student Aid Information Center at 1 (800) 333-INFO, if calling ***before*** May 1, 1991; 1 (800) 4 FED AID, if calling ***on or after*** May 1, 1991.

Half-Time: At schools measuring progress by credit hours and academic terms (semesters, trimesters, or quarters), "half-time" means at least 6 semester hours or quarter hours per term. At schools measuring progress by credit hours but not using academic terms, "half-time" means at least 12 semester hours or 18 quarter hours per year. At schools measuring progress by clock hours, "half-time" means at least 12 hours per week. Note that schools may choose to set higher minimums than these. Also, Stafford Loan, PLUS, and SLS requirements may be slightly different.

You must be attending school at least half-time to be eligible to receive a Pell Grant, Stafford Loan, a PLUS, or an SLS. Half-time enrollment is not a requirement to receive aid from the Supplemental Educational Opportunity Grant, College Work-Study, and Perkins Loan programs.

Internship Deferment: A period during which loan payments can be deferred (postponed) if a borrower is participating in a program required to begin professional practice or service. An internship deferment ***also*** includes participation in an internship or residency program leading to a degree or certificate awarded by an institution of higher education, hospital, or health care facility offering postgraduate training. (**Note to Perkins Loan borrowers:** This second aspect of an internship deferment applies only if your period of enrollment in school began **on** or **after** July 1, 1987, and you had no outstanding [unpaid] National Direct/Defense Student Loan [NDSL] on that date.) If you're in an eligible internship program, you may defer repayment of your Perkins Loan/NDSL, Stafford Loan, or SLS for up to 2 years.

Loan Consolidation: A plan that allows certain eligible lenders to pay off your existing student loans and to create one new loan. You're eligible for loan consolidation if you have loans totalling at least $5,000. You must be in repayment (or have entered your grace period) before your loans can be consolidated. You cannot be more than 90 days delinquent on any loan being consolidated. The interest rate on the consolidated loan will be 9 percent or more, depending on the interest rates of the loans consolidated. The repayment period will be from 10 to 25 years, depending on the amount to be repaid. Except for PLUS loans, the student loans described in this booklet are eligible for consolidation.

New Borrower: A term that applies to the Stafford Loan, PLUS, or SLS programs. You're a "new borrower" under these programs if you had no outstanding (unpaid) Stafford Loans, PLUS, SLS, or consolidation loans on the date you signed your promissory note, ***and*** if your loan was either disbursed on or after July 1, 1987 or was for a period of enrollment that began on or after July 1, 1987. Once you qualify as a new borrower, the loan conditions that apply to "new borrowers" automatically apply to any future Stafford Loans, PLUS loans, or SLS loans you may receive.

Parental Leave Deferment: A period of up to 6 months when loan payments can be postponed if a borrower is pregnant, or if a borrower is taking care of a newborn or newly adopted child. The borrower must be unemployed and not attending school. To get this deferment, you must apply within 6 months after you leave school or drop below **half-time*** status.

Pell Grant Index (PGI): The number that appears on your Student Aid Report (SAR), telling you about your Pell Grant eligibility. The

PGI is calculated by a standard formula that uses the financial information you reported when you applied for Federal student aid.

Promissory
Note

Promissory Note: The legal document you sign when you get a student loan. It lists the conditions under which you're borrowing and the terms under which you agree to pay back the loan. It's very important to **READ AND SAVE** this document because you'll need to refer to it later when you begin repaying your loan.

Regular Student: One who is enrolled in an institution to obtain a degree or certificate. Generally, to receive aid from the programs discussed in this booklet, you must be a regular student. (For the Stafford, PLUS, and SLS programs, there are two exceptions to this requirement. See the definition of **eligible program.***)

Satisfactory Academic Progress: To be eligible to receive Federal student aid, you must be maintaining satisfactory academic progress toward a degree or certificate. You must meet your school's written standard of satisfactory progress. Check with your school to find out what its standard is.

If you received Federal student aid **for the first time** on or after July 1, 1987 ***and*** you're enrolled in a program that's **longer than 2 years**, the following definition of satisfactory progress ***also*** applies to you: You must be maintaining a "C" average by the end of your second academic year of study, or have an academic standing consistent with your institution's graduation requirements. You must continue to maintain satisfactory academic progress for the rest of your course of study.

Special Conditions: Several specific circumstances that require expected 1991 income—instead of 1990 income—to be used to calculate a student's Pell Grant eligibility. These conditions accommodate certain situations where a family's financial circumstances would be worse in 1991 than in 1990. In these cases, using 1991 income would more accurately reflect the family's financial status.

The conditions, listed in the chart on the next page, differ somewhat, depending on whether you're a dependent or independent student. (See the discussion of dependency status on page 11.) **Expected 1991 income will be used in your Pell Grant eligibility calculation only if one of these special conditions applies to you.** For complete details on what you should do if you think you meet one of these conditions, see your financial aid administrator.

SPECIAL CONDITION	DEPENDENT STUDENT	INDEPENDENT STUDENT
LOSS OF EMPLOYMENT	☐ A parent who earned money in 1990 has lost his or her job for at least 10 weeks in 1991. ☐ A parent who earned money in 1990 has not been able to earn money in his or her usual way for at least 10 weeks in 1991. This must have been because of a disability or a natural disaster that happened in 1990 or 1991.	☐ You worked full-time (at least 35 hours a week) for at least 30 weeks in 1990, but you aren't working full-time now. ☐ Your spouse earned money in 1990, but has lost his or her job for at least 10 weeks in 1991. ☐ You (or your spouse) earned money in 1990 but have not been able to earn money in the usual way for at least 10 weeks in 1991. This must have been because of a disability or a natural disaster that happened in 1990 or 1991.
LOSS OF NON-TAXABLE INCOME OR BENEFITS	☐ A parent who received unemployment compensation or some untaxed income or benefit in 1990 has ***completely*** lost that income or benefit for at least 10 weeks in 1991. The untaxed income or benefit must be from a public or private agency, from a company, or from a person because of a court order.	☐ You (or your spouse) received unemployment compensation or some untaxed income or benefit in 1990 but have ***completely*** lost that income or benefit for at least 10 weeks in 1991. The untaxed income or benefit must be from a public or private agency, from a company, or from a person because of a court order.
SEPARATION OR DIVORCE	☐ Your parents have separated or gotten divorced ***after*** you've applied for Federal student aid.	☐ You and your spouse have separated or gotten divorced ***after*** you've applied for Federal student aid.
DEATH	☐ A parent, who received income in 1990, has died ***after*** you've applied for Federal student aid.	☐ Your spouse, who received income in 1990, has died ***after*** you've applied for Federal student aid.

Statement of Educational Purpose/Certification Statement on Refunds and Default: You must sign this statement in order to receive Federal student aid. By signing it, you're stating that you do not owe a refund on a Pell Grant or SEOG, that you're not in default on a Perkins Loan, Stafford Loan, or SLS, and that the amount you've borrowed under those loan programs doesn't exceed the allowable limits. You're also agreeing to use your student aid only for education-related expenses. Part 1 of the 1991-92 Student Aid Report (SAR) contains such a statement. You must sign either this one or a similar one prepared by your school.

☞ NOTE: If your parent wants to borrow a PLUS loan for you, neither you **nor your parent** can owe a refund or be in default. Your parent will also have to sign a statement of educational purpose/ certification statement on refunds and default that your school will prepare.

Statement of Registration Status: If you're required to register with the Selective Service, you must sign a statement indicating you have done so before you can receive any Federal student aid. This requirement applies to males who were born on or after January 1, 1960, are at least 18, are **citizens*** or **eligible non-citizens,*** and are not currently on active duty in the Armed Forces. (Citizens of the Federated States of Micronesia, the Marshall Islands, or the Trust Territory of the Pacific [Palau] are exempt from registering.)

Part 1 of the 1991-92 Student Aid Report contains a statement of registration status. You must sign either that one or a similar one prepared by your school. (Some schools require all students to sign a statement, indicating that the student either has registered with the Selective Service or is not required to do so.)

Statement of Updated Information: You must sign a statement certifying that certain Student Aid Report (SAR) items are correct *at the time you submit your SAR to your school.* If information for any of those items changes after you submit your application, you must update the information so that it's correct on the date you sign your SAR. Otherwise, you won't be able to receive Federal student aid. Read the Statement of Updated Information on the back of Part 1 of your SAR for the information that must be updated.

☞ NOTE: The only exception to the requirement to update is when changes occur because your marital status changes. In that case, you cannot update.

RECORD VERSION

STATEMENT BY
COLONEL JOHN C. MYERS
DIRECTOR OF ADVERTISING AND PUBLIC AFFAIRS
U.S. ARMY RECRUITING COMMAND
BEFORE THE
SUBCOMMITTEE ON GOVERNMENT INFORMATION
AND REGULATION
COMMITTEE ON GOVERNMENTAL AFFAIRS
UNITED STATES SENATE
FIRST SESSION, 102D CONGRESS
THE ARMY'S "BE ALL YOU CAN BE" CAMPAIGN
21 MARCH 1991

NOT FOR PUBLICATION
UNTIL RELEASED BY THE
SENATE GOVERMENTAL AFFAIRS
COMMITTEE

RESUME OF SERVICE CAREER
OF
John C. Myers, Colonel, Aviation

YEARS OF ACTIVE COMMISSIONED SERVICE: 23

HOME OF RECORD: Fort Worth, Texas

PRESENT ASSIGNMENT:

Director, Advertising and Public Affairs Directorate, U.S. Army Recruiting Command, Fort Sheridan, IL 60037, since April 1990

MILITARY SCHOOLS ATTENDED:

Officer Candidate School - Infantry
Rotary Wing Aviator Course
Fixed Wing Transition Course
Infantry Advanced Course
Public Affairs Officer and Advanced Courses
U.S. Army Command and General Staff College
U.S. Army War College

EDUCATIONAL DEGREES:

Columbus College - B.A. Degree - English Language & Literature
University of Wisconsin - M.A. Degree - Journalism

MAJOR DUTY ASSIGNMENTS:

From	To	
Feb 81	Jul 83	Staff Officer, Office Chief of Public Affairs Headquarters, Department of the Army
Jul 84	Dec 87	Deputy Public Affairs Officer, Military District of Washington
Jan 88	Dec 89	Public Affairs Officer, U.S. Army War College, Carlisle Barracks, PA
Jan 90	Apr 90	Training with Industry, Leo Burnett Advertising Agency, Chicago, IL

SOURCE OF COMMISSION: OCS

STATEMENT OF
DIRECTOR OF ADVERTISING AND PUBLIC AFFAIRS
U.S. ARMY RECRUITING COMMAND

Mr. Chairman and Members of the Commitee

It is a pleasure to appear before this committee and share insights with the members concerning the Army's "Be All You Can Be" campaign.

Army recruiting on today's scale began in 1971, as the Department of Defense prepared for the task of replacing a partly conscripted Army with an all-volunteer force. The change was implemented by the Nixon administration following recommendations of a Presidential commission headed by former Secretary of Defense Thomas Gates. The last draftee reported to duty in July 1973.

The country had never before maintained a force of the present size through volunteerism, but the Gates commission indicated it was feasible, providing certain conditions were met: a competitive wage for soldiers, other financial incentives for hard-to-fill skills, and an expanded and modernized recruiting effort.

There were initial auguries of success as the U.S. Army Recruiting Command (USAREC) accomplished very high recruiting missions in 1974 and 1975; however, circumstances conspired against continued success: recruiting and advertising budgets were cut in Fiscal Year 1976; the Viet Nam Era G.I. Bill was allowed to expire; and the nation emerged from a recession. By 1979 both quantitative and qualitative goals were being missed, and Army Chief of Staff Edward C. Meyer was telling Congress that the country had a "hollow Army."

The Army responded by shifting resources into recruiting and advertising, and the Congress authorized additional incentives. These included eventually a large entitlement, now called the Montgomery G.I. Bill and Army College Fund, to support post-service education, and a Federal Loan Repayment Program for those who enlist after college. Major General Maxwell Thurman was assigned as USAREC Commanding General. Under his leadership, initiatives which introduced sales force automation and other state-of-the-art marketing practices transformed Army recruiting. The "Be All You Can Be" advertising campaign was first aired in January 1981 after almost a year of development.

The resulting change was compared by Alvin Achenbaum, writing in ADWEEK, to the Miller High Life story as a rare example of an instance "...in which a troubled established product has been turned around as a consequence of marketing, let along advertising." Numerical recruiting missions have been met every year since 1979, but the real indices of improvement are qualitative: 55 percent of 1980 enlistees were high school graduates compared to 95 percent in 1990. Average Armed Service Qualification Test scores rose in a similar fashion over the same interval.

The qualitative shift has translated into both savings and improved performance, the former because high school graduates complete their tours of service at much higher rates than non-graduates. Brighter individuals are easier to train and they perform better, particularly in team situations. AWOL rates, violent crimes, and other types of social pathology all plummeted between 1980 and today, affording more time for the tough, realistic training that produced such excellent results in Operation Desert Storm.

THE MARKETING CONTEXT

Although there are 9.13 million young males in the 17-21 year-old age group which furnishes most military enlistees, the Army recruiting "source of business" is only 1.32 million. This figure is arrived at by discounting the large number who are unqualified or poorly qualified because of incomplete education or low entrance test scores, the institutionalized, college attendees, and those already serving.

To meet 1990-level accession needs, the Department of Defense required one out of five from this pool, with the Army taking about 41 percent of that figure. Lower requirements expected in future years imply a less formidable extraction rate; however, the reduction will be offset somewhat by a yearly decline in the size of the age cohort that will continue until 1994 and not reverse itself until late in the decade. Additionally, quality standards, which limit the size of the pool, must be maintained.

Active Army recruiting is accomplished by a force of 4,900 enlisted recruiters distributed worldwide. The total Fiscal Year 1991 cost will be $526.1M, approximately 7.5 percent of which is devoted to advertising and publicity programs.

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THE FIRST TEN YEARS

The military services are authorized to advertise because recruiters cannot possibly reach the 20 million young people of prime enlistment age unaided. Advertising gives military recruiters a hand, and Army recruiters are fortunate in being helped by one of the best campaigns in advertising history.

"Be All You Can Be" is almost ten years old and still going strong, something that can be said about only a handful of advertising slogans. However, this "magic" campaign was preceded by Army advertising which did achieve some success and from which we learned important lessons.

"Today's Army Wants to Join You," the first campaign concept of the All Volunteer Force era, was designed to overcome strong negative images associated with Army service; to change the prevalent mindset that one joined the other military Services but was drafted into the Army; and to make young people aware of greatly increased pay and other economic incentives. It succeeded against these objectives and contributed to early All Volunteer Force recruiting success, but its permissive tone was widely disliked by serving soldiers and retirees. It was discontinued in 1973.

The subsequent campaign concept, represented by the signature line "Join the People Who've Joined the Army," projected many of the same ideas, but in a more acceptable form. Additionally, economic benefits were de-emphasized somewhat in favor of the traditional military virtues. "Join the People" evolved through several phases before it was replaced by a short lived campaign headlined "This is the Army." This campaign concept was based in part on research suggesting the Army had become remote to a new generation of young people; and it attempted to remedy that by fact-filled, and rather cluttered, ad formats. Its appearance coincided with major recruiting failures, and it was not perceived to be successful. "This is the Army" advertising was aired while developmental work on the "Be All You Can Be" campaign was proceeding.

BE ALL YOU CAN BE

The "Be All You Can Be" campaign originated from a zero-based review of the situation undertaken in January 1980, a review which culminated in creative recommendations presented to the Department of the Army on 16 June 1980. Testing and production of the approved creative concepts proceeded during the summer and fall months, and the first ads aired in January 1981.

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Initial "Be All You Can Be" ads capitalized on the Army's new technology to counteract the "Willie and Joe" image that research had revealed as a major barrier to serious consideration of Army service. In commercial advertising terms, it aimed for an improved brand image and tracking studies showed that it succeeded. However, the campaign has remained vital through continuous review and adjustment of advertising treatments and strategic objectives as we have learned more about enlistment motivation and have adapted to changing circumstances. Different phases of the campaign have been characterized by changes in the last line--originally "because we need you in the Army"--of the "Be All You Can Be" song.

A more positive closing line, "you can do it in the Army," was introduced in 1983, with advertising strongly promoting the Army College Fund, which offers up to $25,200 for post-service education to those who qualify. This was followed in 1985 by "find your future in the Army," after research revealed that the best prospects are goal oriented and look at Army service as a means to a longer term end. Ads featured young soldiers speaking in the first person about how their Army experience related to their aspirations for the future.

The same future-oriented thrust was maintained as the Army changed advertising agencies in 1987, but the idea was expressed somewhat differently in the signature line "get an edge on life." Initial ads using this line were similar in content to earlier "Be All You Can Be" ads, but its full implications began to be expressed in the "Army Advantages" campaign, which was introduced early in 1989.

The name derives from a refocusing away from short-term benefits and toward the long-term advantages of serving. It was supported by labor market research which indicated that volunteer Army era soldiers do transfer technical skills and good work habits into the civilian workforce. A key study, and one cited in "Army Advantages" advertising, was a survey of employers conducted by the Committee For Economic Development. This research did not specifically study soldiers, but its findings revealed that what we consider soldierly qualities--good work habits and interpersonal skills--are highly valued by today's employers. A new but comparable study recently completed by the HumRRo Corporation working under contract to the Army Research Institute has focused more explicitly on the military experience and has obtained similar results.

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DIRECTIONS FOR 1991

Although the evolution of Army advertising is a matter of continuing dialogue between the Army and its contract advertising agency, Young & Rubicam, the formal process of creating new advertising for 1991 began with direction provided to the agency in February 1990. Y&R was asked first to examine the existing advertising pool for sufficiency, applying specific criteria. Second, they were asked to examine implications of expected changes in the Army mission, size and structure as those changes might bear on the way the Army presents itself to the public. Third, they were charged with finding ways to extend and amplify the successful "Army Advantages" thrust. And, finally they were encouraged to seek innovative and non-traditional methods of marketing communications to supplement mass-media advertising.

In reviewing the ad pool, Y&R was asked first to consider how well it addresses each of several decision stages prospective enlistees go through as they become aware of Army opportunities, develop a serious interest, arrive at a decision to sign an enlistment contract, and then live with that serious decision. Concerning the latter, reinforcing an enlistment decision is a matter of some importance because young people may "contract" as much as a year before their reporting dates. Over that interval they can become subject to the "buyer remorse" familiar to sellers of costly products.

Y&R was also tasked to evaluate campaign content against certain attributes essential to successful Army recruitment advertising: intrusiveness, to engage the attention of an easily distracted target audience; empathy, to connect with the wants and needs of young people who have low personal involvement in the idea of Army service; evidence, to help our recruiters bring interested prospects to a point of commitment; and reassurance, to deal with "buyer remorse."

1991 ADVERTISING DEVELOPMENT

Two specific recommendations emerged from the review of the advertising program. A barrier to consideration of Army service had revealed itself in the form of a strong objection to the regimentation many research respondents felt was characteristic of soldiering. Many young soldiers, however, offered a different perspective to agency personnel as they visited Army installations, a perspective that supports an individually challenging portrayal of an Army experience in which young soldiers are given opportunities to influence events. This was translated into television storyboards which feature young soldiers, one a Ranger and the other a Cavalry Scout, dealing with heavy personal responsibility during the conduct of training exercises.

A second recommendation resulting from the review addressed the need to further reinforce the decision to enlist. It took the form of a poster that expresses the enduring pride gained through service to country, a sort of "Uncle Sam Wants You" for the 1990's.

A variety of opportunities to extend the "Army Advantages" idea were identified and exploited. A television scenario employing quick cuts of soldiers in action displays a variety of reasons why today's employers want to hire people with the skills and attributes acquired in Army service. Support for this claim comes from the survey of employees recently completed by HumRRO.

In addressing the "Army Advantages" idea to the high school students who represent our largest source of potential recruits, the greater selectivity that comes with smaller Army manpower needs enables us to make common cause with educators in urging students to graduate and qualify. A trial high school "Stay in School" campaign involving posters, public service announcements and other support items have been extremely well received by high school educators in the Southeast, and the concept was expanded nationally during the 1990/91 school year. Additionally, promotional materials directed to the business community will provide reasons to "support your local recruiter" and also to seek out and take advantage of "Army alumni" in solving the highly publicized "skill gap" that confronts our nation.

In addressing the need to maintain a "brand image" suitable for a changing Army in a changing world, a short videotape for use by recruiting commanders and other Army spokespersons in public presentations was produced. It focuses on the American soldier in exploring the dimensions of Army service: as a key element of national defense but also a means to add value to the human capital entering the national workforce.

The new additions to the Army advertising pool amplify and extend our ability to address prospective enlistees and also the adults who influence them. They will, further, promote the trend toward a converging interest of the Army, educators and business people in activities that improve the productive capabilities of the nation's young people as an important by-product of national defense.

Statement of
Judge Ernest C. Canellos, Acting Deputy Assistant Secretary
Office of Student Financial Assistance
Department of Education
Before the
Subcommittee on Government Information and Regulation
of the Senate Committee on Governmental Affairs
March 21, 1991

Statement Before the Senate Subcommittee on Government Information and Regulation

Mr. Chairman and Members of the Committee:

It is a pleasure to appear before you today to talk about the Department of Education's dissemination of information related to Federal, State, and other programs of student financial assistance. We support a wide variety of activities designed to inform high school and college students, their parents, and high school and college counselors, about the student assistance programs under Title VI of the Higher Education Act. These activities range from targeting and distributing publications for students to more than 40,000 secondary schools and other community, State, and private organizations each year, to funding training programs and specific educational access programs that target low-income, often first-generation students for recruitment and placement, with the necessary financial assistance, in a postsecondary institution. Let me share with you some of the particulars of our efforts.

For the current fiscal year, the Congress has appropriated more than $12 billion for the Title IV student assistance programs. In order for students and parents to benefit from the availability of these funds, they must first know that they are there to aid eligible students. Therefore, we publish a Student Guide with about 50 pages of information describing the major Federal programs and terminology, student rights and responsibilities, and loan default avoidance. We distribute 9 million copies of the Guide to high schools, colleges, libraries, community agencies, and individual students and parents. While we distribute this publication to the more than 20,000 high schools, we also send it to an additional 20,000 community organizations including adult education centers where the non-traditional students who make up more and more of the postsecondary population are served. We also design a colorful poster announcing the availability of Federal student financial assistance which is distributed to many of these same organizations.

We also involve the counselors in high schools and TRIO projects, in Urban League and rural service center organizations in our efforts to disseminate information about the financial aid programs. This fall we plan to publish the Counselor's Handbook, a resource for guidance personnel who must answer student questions about the Federal student assistance programs. These counselors also assist students and parents in completing application forms for these programs. We expect to mail more than 40,000 copies of the Counselor's Handbook to student service personnel. In conjunction with the Student Guide, the Handbook provides these college, secondary school, and community counselors with key information they need to carry out their critical role in publicizing these programs to millions of high school and college students who need this information.

To the extent that our resources permit, we also tailor our publications to the needs of specific segments of the student population in this country. Thus, we print and distribute the Application for Federal Student Aid (AFSA), which is a free form students may use to apply for Federal student assistance. We print 13 million AFSAs, including 1.3 million copies in Spanish. We also print and distribute 50,000 copies of a Student Aid Fact Sheet in Spanish; the Fact Sheet contains the key information found in the Student Guide. We are also developing a new publication for students in middle school and the early high school grades that will emphasize how careful academic and financial planning can put college within reach of all qualified students. Finally, we distribute 20,000 copies of another ED publication, Higher Educational Opportunities for Minorities and Women, to many of the same groups mentioned earlier. This publication describes public and private sources of student assistance which are of special interest to its audience.

In addition to these publications, we also have operated a Federal Student Aid Information Center for more than 10 years. This Center consists of a staff of highly trained and knowledgeable specialists who operate a bank of toll-free telephone lines to respond to general questions about student assistance from students, parents, and school and college counselors. These counselors also help with more specific requests for assistance in completing application forms, verifying the status of a student's application, or forwarding copies of publications. To make certain that the Center's services are widely publicized, we print and distribute a brochure describing it to more than 40,000 individuals and organizations in our network of high school, college, and State, local, and community service agencies. During 1990, this center responded to more than 1 million telephone inquiries and more than 200,000 written requests for information. We are very pleased with the quality of service the Center provides and the useful function it performs.

I have described some of the major publications we develop and distribute throughout the nation each year using an information dissemination network that we are continually refining and expanding. In an effort to make certain that we do not inadvertently omit any group or individual needing these publications and information, we also coordinate our dissemination efforts with other Federal and State dissemination activities. We make copies of our publications available to the Consumer Information Center operated by the General Services Administration; we publicize our publications to educational associations such as the National Scholarship Service for Negro Students and the professional associations representing high school and college guidance counselors and college financial aid officers. We also make our staff available to provide information to the many columnists who write articles for students and parents seeking information about Federal student financial assistance. Through the media, we reach a still larger audience and further ensure that vital information is received by the public.

The Department also funds access and retention programs that have as their objective the identification, recruitment, preparation, and admission to postsecondary education of low-income, first generation college students. The largest of these programs are the TRIO programs. Two of these programs, Talent Search and Upward Bound, work with students and adults who are not yet enrolled in college and provide them with counseling regarding college admissions and financial assistance. We currently fund more than 170 Talent Search programs that work with students and adults to prepare them for entry into postsecondary education. For the first time, fifty-eight of these programs have been approved to serve seventh and eighth graders, and to work with them to ensure that these students stay in school long enough to benefit from the programs of student financial assistance available for college. Beginning later this year, all Talent Search projects will be required to provide seventh and eighth grade students, and their parents, this counseling and financial aid information. In this fiscal year, these Talent Search programs will reach more than 245,000 students with college admissions counseling and student aid information.

The second of the TRIO programs that serves as an access program for secondary students is Upward Bound. Currently, there are more than 37,000 students participating in more than 500 Upward Bound programs throughout the nation. Upward Bound counselors work with tenth, eleventh, and twelfth graders to improve their academic skills and, ultimately, to enroll them in postsecondary education. Upward Bound projects are required to provide information about student financial assistance and college admissions to their students. These programs have played a significant role in disseminating information about available sources of financial aid to low-income, disadvantaged, and minority students.

Other discretionary grant programs in the Department also support efforts to disseminate information about financial aid to students and parents. The Fund for the Improvement of Postsecondary Education (FIPSE) has supported a number of individual projects over the years that work with low-income and disadvantaged students to place them in college with adequate financial assistance. A recent FIPSE grant supports a six week summer camp during which 10th and 11th graders will attend workshops addressing college admissions and financial aid for high school students interested in teaching careers. One of the smaller TRIO programs, Educational Opportunity Centers, provides college and financial aid counseling services to their clients as well. We also fund a number of access programs targeted to graduate study; these programs provide information about student aid to needy undergraduates whose ability to pursue a graduate degree hinges on the availability of Federal and other sources of student financial assistance.

We recognize our responsibility to publicize and disseminate information about the Federal student financial assistance programs to the constituents who need this information. Through a program of (1) publications, (2) information centers relying on toll-free phone banks, and (3) outreach and recruitment activities, we believe we perform this vital service well. We are proud of the quality of our publications, our information center, and our outreach programs. In tandem with these efforts to disseminate information about available sources of Federal student aid, we continue our effort to make the need analysis and aid application system as simple as possible for students applying for Federal financial assistance. We are also continuing to conduct training workshops for college financial aid counselors; high school counselors may attend these free workshops to acquaint themselves with the Federal student aid delivery system, its applications and requirements. Taken together, these activities constitute a significant and successful national effort to publicize to the nation's parents and students the important sources of student aid.

I will be happy to respond to any questions you may have about our efforts.

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Association for Equality and Excellence in Education, Inc.

Association of Special Programs in Region Eight

Caribbean Association of TRIO Programs

Mid-America Association of Educational Opportunity Program Personnel

Mideastern Association of Educational Opportunity Program Personnel

New England Association of Educational Opportunity Program Personnel

Northwest Association of Special Programs

Southeastern Association of Educational Opportunity Program Personnel

Southwest Association of Student Assistance Programs

Western Association of Educational Opportunity Personnel

Testimony of Gwendolynne S. Moore

Representative, Seventh Assembly District
State of Wisconsin

Before the Subcommittee on
Government Information and Regulation
Committee on Governmental Affairs

March 21, 1991

To my great Senator Herb Kohl, the distinguished Chairman of the Subcommittee on Government Information and Regulation, and all of the distinguished members of the Subcommittee, I greet you on behalf of all the citizens of the State of Wisconsin, and particularly those from the seventh assembly district.

I am Gwendolynne Moore and in the Wisconsin Assembly I represent the north and west sides of Milwaukee, the state's largest city. During my years in office, I have listened to hours of testimony on various subjects and yet I am truly awed and very honored to be here before this Subcommittee of the United States Senate today to discuss S 501 as well as the broader issue of information as it relates to access to postsecondary education and student financial assistance.

A front page article in Tuesday's New York Times speaks to the recent economic recovery in Milwaukee together with the profound devastation in the city's poor black neighborhoods, many of which are included in my district. Quoting Dr. James H. Johnson, director of the Center for the Study of Urban Poverty at the University of California at Los Angeles, the article notes "Milwaukee is a classic case of how a restructured economy has diminished the employment opportunities for blacks and for black males in particular."

The human tragedy fostered by the unacceptably high levels of unemployment among the 47,500 individuals in my assembly district is indeed profound. More than half of all black Milwaukeans are on some form of public assistance. The city has one of the highest black unemployment rates in the country: 20.1 percent, which is more than five times the rate for white residents.

The Times correspondent, like most commentators, finds the immediate explanation for the current condition of so many black Milwaukee residents in the changing economy:

> Milwaukee pulled itself out of a serious slump in the early 1980's and staved off the current recession by making its old manufacturing plants more efficient and expanding services like hotels and retailers.
>
> But the strategy has had an unintended but equally profound secondary effect. It has devastated the city's poor black neighborhoods, whose residents thrived in the high-wage union jobs of the city's manufacturing heyday and are now adrift on a rising tide of unemployment, crime and despair.

And, like the problem, there is some consensus on the solution: young blacks and older black workers must develop the skills to compete in the current economy. They must be prepared to compete for and be successful in jobs, the overwhelming majority of which will require some level of postsecondary education.

S 501 provides a variety of mechanisms which will benefit my constituency. I am particularly supportive of the advertising campaign authorized under Section 6. We must tell our young people early and we must tell them often that they ought to aspire to great things and education provides an avenue to realize their aspirations. We must constantly emphasize the possibilities open to them and our confidence in their ability to achieve those possibilities.

The training made possible under Section 4 of the bill is, in my view, also one of its particular strengths. This compilation of information and training for teachers, parents, counselors, recreation workers, neighborhood center workers is critical. We must empower all in authority interacting with our youth and young adults to provide those young people simple, accurate information about college opportunities.

I would be remiss if I left the members of the Subcommittee today with the impression that I believed information, in and of itself, would measurably affect conditions in my district. My own experience, as a member of the lower socioeconomic class, convinces me that to make an information campaign regarding college opportunity truly effective, that campaign must be delivered by exceptional, knowledgeable, caring human beings.

I grew up the eighth of nine children in a family headed by a single female. I was raised on welfare and government issued food. I endured overcrowding in dilapidated housing, received inadequate health care and was, I believe, miseducated and provided unequal educational opportunities. As a child, I'd been the victim of sexual assault and, perhaps as a result of a combination of these factors, I proceeded through adolescence with a severe case of low self-esteem.

Much in my immediate environment reinforced my belief that I was destined to "become nothing". I was told by a Milwaukee

Public School counselor, for example, that I was not college material--and I believed him. During my last year in high school, I became pregnant and simply stopped going to school. (As you may know, today Milwaukee has one of the highest teen pregnancy rate of any city in the country.)

Fortunately, in my junior year in high school, I was recruited by an Upward Bound program, one of the TRIO programs authorized under the Special Programs for Students from Disadvantaged Backgrounds Subpart of the Higher Education Act of 1965. An Upward Bound counselor, Mr. Theodore Nxumalo, himself an exiled medical student from South Africa, intervened and prevented me from becoming a high school dropout by picking me up at 6:30 a.m. each morning, eating breakfast and lunch with me, and depositing me at the University of Wisconsin's library. Here I read and studied to prepare myself for the final exams necessary to complete the requirements for high school graduation.

Also during my Upward Bound enrollment, I met Dr. Arnold Mitchem, then Director of the Educational Opportunity Program at Marquette University in Milwaukee. Our initial meeting was at a community-based organization where Dr Mitchem distributed descriptive pamphlets of the program he directed together with applications for admission to Marquette and described the opportunities available to me at that University.

While I was attentive and expressed my desire to attend college via a brief discussion with Dr. Mitchem, I did not follow-up on the opportunity. Over the course of the next three months, as I moved from residence to residence as many inner city dwellers do, Dr. Mitchem literally tracked me down using the North Division High School student network to deliver the message that there was a place for me at Marquette and he wanted me to enroll at the University.

As a result of that intervention, I applied to and was admitted to Marquette University--but I brought a lot of social baggage with me. I was poor, a single parent who had low self-esteem, very rudimentary study skills, and was academically deficient--particularly in quantitative areas. In addition, I promptly withdrew from each course which required me to write a term paper.

The Educational Opportunity Program at Marquette, funded in part by another TRIO program, Student Support Services, provided me with academic, personal and financial support--the big three. Without them I would not have been able to succeed. Although I was literate, the pamphlets, applications and letters had virtually no impact on my ultimate enrollment and success in college. It was the presence and commitment on the part of individuals which made the difference.

Demographic changes occurring in Wisconsin and throughout the country make investment in the education of low-income and minority youth, and the re-training of unskilled and under-employed adults a pressing priority. It is my conviction, Senator Kohl and Members of the Subcommittee, that the nation's future economic well-being, indeed its long-term security, rest upon our will to continue to intervene in the "social ordering" which denies our country the fullest opportunity to harvest many of the best and brightest of our human resources.

"Natural ordering" dictates that "cream rises to the top" and that without interference, graduation from college will be the natural result for the majority of our most talented. I can tell you, conversely, that social ordering, as defined by private rights, kinship, racial conventions and color privileges, is the crucible of social disadvantage, and that social ordering can and often does devour whatever natural talent or intelligence a human being or society may possess.

Continuing governmental intervention--sophisticated messages delivered through all of the media, adequate financial assistance, personal intervention from knowledgeable individuals with skills to adapt to the cultures indigenous to low-income areas--all of these will be needed to adequately redeem many of the brightest in my district, and districts like mine in every state in the nation, from the clutches of mediocrity or destruction. Our relative position in the international economy, I am convinced, depends in large part on our continued willingness to make that investment.

Testimony presented to the
Subcommittee on Government Information and Regulation
# of the Senate Governmental Affairs Committee

March 21, 1991

Selena Dong
Legislative Director
United States Student Association

Mr. Chairman and members of the Committee, it is an honor to appear before you today to testify on the "Student Counseling and Assistance Network Act of 1991" (S. 501). My name is Selena Dong, and I am the Legislative Director of the United States Student Association, the largest and oldest national student organization, representing more than 4 million students. I am originally from California, and am a June 1990 graduate of the University of Washington in Seattle, Washington.

When we read Senator Kohl's bill, we were so genuinely excited that we nearly fainted. For this bill includes so much of what we have been saying for years: that Title IV student aid programs are good programs that are simply not as well-publicized as they should be.

A 1983 publication of USSA and the National Student Education Fund reported that "The inadequacy of current financial aid information has been identified as the greatest impediment to postsecondary education access. Studies conducted by several education associations have found that individuals most needing financial aid information - low-income persons - are less likely to receive it."

And in an press statement issued last October, USSA vice president, Tajel Shah, was quoted as saying "Just as the U.S. government pays billions of dollars in commercial time to ask young people to 'be all that you can be - join the Army,' the Department of Education needs to equally publicize the availability of federal financial aid so that people will know ALL their options."

And just on Monday, ten students testified at a joint hearing held by the Senate Subcommittee on Education, Arts and Humanities, and the House Subcommittee on Postsecondary Education on Reauthorization of the Higher Education Act. These students came from the city and the country, and the middle-class suburbs and the ghetto. They are White, African-American, Asian-American, Latino and Native American. And every single one of them testified that while they were growing up they simply were NOT told of the different types of financial assistance available for college. Yet, all of them know that they could join the army...and go to college. One woman from Wisconsin testified that she joined the reserves right after her parents told her that they could not afford to pay her way through college. Another student, a Native American from Arizona, spoke of seeing countless ads on military assistance for college but never seeing one ad on financial aid!

Moreover, at a general assembly at the USSA conference this weekend, I asked the 400 students attending the conference how many of them knew the words to the song, "Be All the You Can Be." Everyone raised their hand. No joke. Then I asked how many of them knew the Department of Education's toll-free information number on federal financial aid. Virtually no one raised his or her hand. No one. And we represent the more privileged people in our society, because we are in college! For every one of us, there were more youth not enrolled in college. We are not reaching the people - low-income and people of color communities - for whom information on student aid could make such a difference in their lives.

A July 1990 report by the General Accounting Office entitled "Higher Education: Gaps in Parents' and Students' Knowledge of School Costs and Federal Aid" revealed, in the words of the former Secretary of Education, that "both students and parents were generally unaware and uncertain about the availability of [federal] student financial aid to help pay for college." This report, which looked at 74 studies on parental and student awareness of college costs and student aid, quoted a 1980 national survey of high school students, which revealed that only 12% of all high school sophomores knew that Pell Grants were available in their schools, and only 8% believed that Stafford Loans were available.

Moreover, federal student aid - because of inadequate publicity - is exacerbating the education and income inequalities in our society, instead of ameliorating them. These studies showed parents who had attended college or had other children in college knew more about student aid than those without these experiences; wealthier and more educated parents were more knowledgeable about student aid than their less wealthy and educated counterparts; and those with children in private schools knew more about student aid those with children in city or rural schools.

Because of these reasons, S. 501 is of critical necessity, and it would work because it takes a multifaceted approach to the problem of inadequate information dissemination. First, by developing information and counseling services, S. 501 would further enhance the effectiveness of high school counselors, who are critical. One student from a low-income community testified that he would have never known about scholarships for college - ones that are affording him the opportunity to attend a prestigious private school - had his high school counselor not gone out of her way to tell him about them. Likewise, the Native American student testified that his high school counselor, untrained in the complexities of federal student aid, gave him the wrong application forms. Investing in high school counselors, who are critical components in our efforts to make college a reality to all people, would be a worthwhile.

Second, S. 501 would enhance public access to information resources by developing a comprehensive guide on college opportunities and financing that would be integrated with other relevant data bases, and creating the Student Counseling and Assistance Network. This is crucial: one of the biggest barriers to the student aid system is the complex and confusing nature of the application process, in which students are expected to fill out different applications and pay separate application fees for private, institutional, state, and federal aid. Such an unwieldy system makes it difficult for students to find out and apply for all the different types of aid available. S. 501 would alleviate this problem by providing a more centralized and publicized way to find out about student aid. In response to the demand for information on ways to pay for college, a new industry has developed in which students and parents pay consultants for information on college admissions and financial aid. However, only the wealthier can afford this service! The education system should be providing this information and to everyone.

One suggestion we have is that high school and college students be explicitly included in this section's proposed Task Force on Public Access since they are the targeted population, and would have important insights and resources.

Third, S. 501 would provide funding for an important recruitment and publicity effort. Again, this is of critical importance. The GAO study also showed that "[S]ophomores who were aware of Pell Grants and Stafford Loans in [the] 1980 [national survey] were more likely to enroll in postsecondary schools in 1982." Early awareness of the reality of college does make a difference in students' motivation and ability to pursue a postsecondary education. Moreover, this third prong is an absolutely crucial companion to the bill's other elements, which emphasize early intervention. With 41% of the undergraduates on our campuses being age 25 and older, a widesweeping publicity campaign is necessary to ensure that nontraditionally aged students ALSO know about financing their college educations. We will have to retrain large numbers of workers in the future; in fact, we will have to educate every man, women and child to meet the needs of our workforce and to keep America competitive. An exclusive emphasis on early intervention would shortchange a large portion of our human resources and potential college students.

Lastly, we support the emphasis on reaching low-income, people of color, and other disadvantaged communities. With the gap in college participation between poor and nonpoor youth, and between minority and White youth climbing, we must redouble our efforts to make education a true option for everyone. USSA is proud to express our enthusiastic support for S. 501. We believe that there is no better way to celebrate the 25th birthday of the Higher Education Act and its Title IV student aid programs than to publicize them, and that there is no better way to invest in America's future than ensuring that education is a known reality for all.

STATEMENT OF

THE NATIONAL ASSOCIATION OF

STUDENT FINANCIAL AID ADMINISTRATORS

BEFORE THE SENATE SUBCOMMITTEE ON
GOVERNMENT INFORMATION AND REGULATIONS

PRESENTED BY

A. DALLAS MARTIN, JR.
PRESIDENT

MARCH 21, 1991

Mr. Chairman and Members of the Subcommittee, allow me to thank you for inviting the National Association of Student Financial Aid Administrators to appear before you to discuss what this nation can do to improve the informational systems that, in turn, enable citizens to understand that access to postsecondary education is within their reach provided that they pursue it correctly.

As the preeminent committee responsible for overseeing the quality and distribution of our government's information, and evaluating the effectiveness of the activities of all agencies and departments, it is most fitting that you have chosen to review the types of informational services that are currently being administered by the Education Department and others to inform citizens how they can apply for the $19.5 billion in Federal student aid that is currently available.

As all of you know, the Federal student aid programs were enacted over twenty-five years ago to help insure that no qualified citizen would be denied the opportunity to pursue a postsecondary education for lack of adequate financial resources. By any evaluation, the investment that the nation has made in the education of its citizens has proved to be a tremendous success. However, over the past several years a number of circumstances have arisen, which, in turn, have inhibited many in our society from pursuing a postsecondary education. Unfortunately, these barriers have most frequently been erected in the paths of those citizens in our society who are poor, disadvantaged, and disproportionately minority. As a result, unless we begin to seriously address these problems and increase the education and training of all of our citizens, then many social scientists fear that America will lose its large, diverse, and highly productive middle class.

On top of these factors is the reality that America is undergoing massive changes in its economic structure and struggling to deal with the realities of a new, highly competitive global marketplace. Foreign competition is very keen, and unless we can maintain a highly skilled, productive work force, then all of us are in danger of placing at risk the high standard economic quality of life that separates the United States from most of the other countries of the world.

In our opinion, there is perhaps no more important issue facing America today than that which will help secure a broad, diverse, well educated and well trained work force that can support us well into the twenty-first century. However, to achieve this goal necessitates that we provide opportunity for all of our citizens, in particular, the growing numbers of those who are being denied the chance to participate fully in our society.

Equal educational opportunity for all is clearly at the foundation of any solution to these problems. But to insure that this occurs requires that we develop effective early intervention strategies and more effectively market the student aid programs to those who are most in need. Therefore, allow me to provide you with some background on where we are and share with you some suggestions on what can be done.

In the spring of 1987, the American Council on Education and the Education Commission of the States formed the Commission on Minority Participation in Education and American Life. With former Presidents Gerald R. Ford and Jimmy Carter serving as honorary co-chairs, the thirty-seven member Commission issued its report in 1988 entitled "One-Third of A Nation." In the introduction, it noted: "America is moving backward—not forward—in its effort to achieve the full participation of minority citizens in the life and prosperity of the nation." It goes on to state: "In education, employment, income, health, longevity, and other basic measures of individual and social well-being, gaps persist—and in some cases are widening—between members of minority groups and the majority population."

"If we allow these disparities to continue, the United States inevitably will suffer a compromised quality of life and a lower standard of living. Social conflict will intensify. Our ability to compete in world markets will decline, and our domestic economy will falter, our national security will be endangered. In brief, we will find ourselves unable to fulfill the promise of the American dream." The Commission's report underscored the advances made by minority groups in the past, but noted that momentum of earlier progress had actually suffered reversals in the last several years.

Twenty years ago, educational interventions targeted to the disadvantaged helped bring minorities—excluded for two centuries from the mainstream of American life—into schools and onto many of the nation's campuses. Over this period, an array of new programs, many of them supported by the federal government, helped to increase minority high school graduation rates and college enrollments.

Since 1976, however, progress has stagnated. While high school graduation rates for minorities have continued to climb slightly, college enrollments have not. Data from the U.S. Bureau of the Census show the percentage of black high school graduates 24 years old or younger who were enrolled in or had completed one or more years of college rose from 39 percent to 48 percent between 1970 and 1975. Over the same period of time, the corresponding rate for whites remained steady at 53 percent. Between 1975 and 1985, the college participation rate for blacks declined to 44 percent, while the rate for whites increased to 55 percent. Lower attendance for Hispanic youth also declined from 51 percent to 47 percent between 1975 and 1985, and the participation rate for Native Americans remains the lowest of any minority group in the nation.

At a time when the United States faces increased competition from abroad, and demographic challenges at home, we must ensure that our growing minority youth population will succeed in the classroom, and will have access to good jobs at decent wages. Dr. John Porter, Superintendent of the Detroit Public Schools, and former President of Eastern Michigan University, noted in a speech two years ago that we must guarantee "a certainty of opportunity" for each member of the high school class graduating in 2001 if we hope to meet this challenge. To this end, the National Association of Student Financial Aid Administrators (NASFAA) has assisted in the development of several model early awareness programs, published a compendium of 85 such projects, and has produced and tested information materials for junior high school students and their parents.

In addition, the Association, in cooperation with the American Council on Education, sponsored an Invitational Symposium on Early Awareness of Postsecondary Education in Washington, D.C., November 16-17, 1988. This symposium brought together 48 representatives from nearly 30 educational organizations, and included national education leaders, directors of minority affairs, testing specialists, financial aid administrators, philanthropists, counselors, and government officials, to contemplate the national agenda for early awareness programs, and to explore the role that each organization should play in the larger collaborative context.

The outcomes of that symposium were published in a report that was released in July, 1989 entitled *Certainty of Opportunity*, which, in turn, has been distributed widely to legislators, government officials, and educators. The recommendations in that report are two years old, but they are still germane to the challenge before us. They provide the key elements necessary to develop successful intervention programs.

Our report also recognized that coordinating a broad national effort targeting at-risk students would require strong leadership from the White House and the Congress, initiatives from the states, and support at the grass roots level. In essence, we believe that it will require the kind of volunteer effort that President Bush called for in his inaugural address, and that First Lady Barbara Bush has prompted in her campaign for national literacy. Realizing the value of partnerships and collaborations, our symposium participants formulated a number of strategies and recommendations that we believe should be followed by all of the parties involved in the process.

It is also important to note that the symposium participants made a clear distinction between general information dissemination efforts and early awareness and intervention programs. These latter programs are defined as broadly-based efforts to introduce students in the late elementary and early secondary grades to the increased opportunities available to those who persist through high school and enroll in a postsecondary education program. Such efforts primarily focus on students outside the tradition college bound group who are considered to be at-risk of missing out on the benefits of successfully completing an educational experience beyond high school. Research has demonstrated that more often than not these students are members of minority groups.

Our research has shown there are hundreds of valuable projects already underway in communities that could serve as models for broader scale efforts. These projects provide intervention at crucial junctures, build confidence, and give disadvantaged students a sense that postsecondary education is possible and will have a payoff. Successful programs respond and adapt to situations particular to their locale. They change as resources change, and accept that while there is no single model or blueprint that can work in every situation, the success of programs depends largely on factors such as financial support, local enthusiasm, leadership, and dissemination of research.

While there are many key elements for any successful intervention program, including beginning the task as early as possible, research has demonstrated that the most critical element is involvement of parents and guardians. More than any other intervention, students benefit from home environments conducive to learning. Experience has shown that if parents or guardians are concerned, committed, and assertive, they can effectively guide children toward a postsecondary education and encourage them to succeed in their educational endeavors.

Two recent examinations help to support this conclusion. The first, a study conducted by Donald Hossler and other based upon experiences in Indiana, showed that if parents establish and reinforce an expectation for their children to do well in school and to encourage them to pursue higher education, the children will do well and are more likely to pursue this course of action. The Indiana study showed that with at-risk students, this type of family involvement was the strongest predictor of whether or not such students would subsequently enroll in higher education.

A second examination, part of the research that has been done by Jerry Davis and the Pennsylvania Higher Education Assistance Authority (PHEAA), has noted that many early awareness activities are "unlikely to be well-received by a significant portion of junior high school students." His findings note that this is particularly true for those students who do not consider themselves to be postsecondary education bound. Most junior high or intermediate school students simply do not focus upon the information that emphasizes the longer term values to be gained by obtaining a good education. Most of these students are more concerned with what is occurring in their "immediate" world rather than thinking about their future. Parents or guardians, on the other hand, have the maturity and the experience to understand the consequences of preparing or not preparing for the future. If they become a positive catalyst in reinforcing the value of education to their children, parents or guardians can clearly be the most effective party in helping to ensure success for them.

Therefore, as we begin to contemplate the role and importance of information programs and the amount and kind of information that should be disseminated to students and parents at various points in the educational process, I believe that we must begin modifying some of our approaches. We must place more emphasis upon getting parents and guardians involved, and take a more active role to encourage their children at an early age to do well in school and to understand the importance of obtaining a good education. We must provide parents and guardians with the information, knowledge, and tools that will enable them to become more effectively involved in their children's education. In developing these approaches, we must remember and recognize that many of these parents and guardians do not have positive memories of school, and many, indeed, have dropped out themselves. Some may not understand the value of education, and therefore, may need to be convinced that keeping their children in school will yield positive results for the student, the family, and the community.

If this is the audience that we are trying to reach, then we may have more success in interacting with them through churches, community organizations and agencies, employers or places of work, or the local media, rather than through the local school system. In essence, educators and counselors must go to where parents are, and at times when it is easy and convenient for those whom we are trying to reach. Further, such approaches cannot be done through a single contact, but must be ongoing and include regular efforts that will help to reinforce and supplement the responsibilities that we are assigning to these people to help their children.

I would now like to discuss what I perceive to be the kinds of information that will be most useful to students and parents to assist them in making positive educational choices.

There is growing evidence to show that most of the information which is currently available is beneficial to those families whose students are committed to the college-bound track. However, much of this information is too detailed and more comprehensive than that which is needed to first provide the impetus to families to make the initial decision to place a high priority on education.

For example, trying to talk with a parent about why their son or daughter must perform well on a standardized test or have above average grades to be admitted to a college or university may be meaningless if neither parent nor anyone from the family has completed high school. The discussion must begin where the family is and within the context of the values they hold. If the family does not perceive that successfully completing high school is important, they clearly will not perceive, in any real sense, the value of even the possibility that their child could pursue postsecondary education. Students and parents also need to understand how they will be able to pay for postsecondary education, and, therefore, information about available student aid programs is extremely important.

For this reason, NASFAA was extremely disappointed with the Department of Education's decision last year not to publish and disseminate *The Student Guide*, which we believe is a valuable tool for those families who have made the commitment to pursue postsecondary education, but who may not have the financial means to totally pay for it. During the

1990-91 award year, for the first time since its inception, ED failed to print and disseminate *The Student Guide*. Instead, they utilized a scaled-down, unattractive "Fact Sheet" to describe the financial aid that is available from the U.S. Department of Education. The lack of adequate resources in its printing budget was cited by ED as the reason for this departure from disseminating an attractive, highly used public document, to resorting to a make-shift, mimeographed, inferior document. While much of the information contained in the 1990-92 "Fact Sheet" was similar to that previously included in *The Student Guide*, its layout and graphic presentation was far inferior to past ED publications. While the savings to the Department were approximately $2.4 million, the product substituted was of limited value, and clearly conveyed an "uncaring bureaucratic" presentation to the reader. While I am pleased to say that this year the Department has again found the resources to print and disseminate a more attractive and expanded student guide, this example helps to illustrate that encouraging participation and providing quality information to prospective and needy students has not always been on top of the Department's priority list. However, for those families of at-risk students, *The Student Guide*, or any other such tool is really meaningless until they have been convinced and are at a point at which postsecondary educational attendance appears to be a possibility.

This is why we are excited and supportive of the kind of program that Senator Kohl has included in S.501, which would enable the Education Department to contract with public and non-profit entities to develop and advertise postsecondary educational recruitment messages targeted towards low income, disadvantaged, minority and other at-risk students. Such a campaign, if properly conducted, would reach thousands of at-risk students and their parents or guardians. The message would not only let young people know that their government provides financial aid to assist deserving students in obtaining a postsecondary education, but they also could stress the importance of staying in school, taking the right course, and making the right everyday decisions. Some of the messages could also be directed towards parents and guardians, thus helping them know how to be supportive, and guide children in the proper directions.

While a program like the Higher Education Recruitment Effort (HERE) proposed in S.501 should serve as an ongoing foundation of a national marketing campaign, we should not overlook the involvement of other enterprises in our society. Corporations and businesses could be encouraged to undertake programs and media campaigns that would compliment the messages coming out of the Education Department's HERE program. Similarly, civic organizations, community groups, and educational entities themselves should also be working towards sponsoring and conducting local complimentary informational intervention programs which would assist local citizens. To support these efforts, the services outlined under Title II of S.501 entitled 'Public Access to Information Resources (PAIR)' could be used. These services would ensure that we have an ongoing, readily accessible, two-way communication link to widely disseminate comprehensive information to all regions of the country, as well as to collect feedback and establish a national depository of what is occurring, and how it is working.

In this way, the Department could assist in helping to ensure better dissemination about successful early awareness/intervention programs, and to support collaborative efforts in the higher education community. One example of this kind of project is the effort NASFAA has undertaken to develop and maintain a compendium of ongoing early intervention programs. Through the PAIR program, efforts such as NASFAA's or others' could be enhanced and expanded to ensure a more extensive compilation of useful materials, and the dissemination of those materials to interested parties.

By building upon existing programs and fostering other partnerships and collaborative efforts, the Federal Government can provide the impetus to broaden the participation and available resources that are needed to successfully address the needs of at-risk youth.

While not directly referenced in S.501, there is another appropriate role for the federal government, which is evaluation. There are at least two difficult challenges in evaluating early awareness programs. First, we need longitudinal studies to follow students over an eight to ten year period to determine if intervention efforts have been successful. The results, however, from such evaluations are not going to be completely apparent in a few months or next year, but we still need to keep moving and building on what we learn in the process.

The second evaluation problem is defining "success." Some might define it as a given number or proportion of targeted students who persist through a postsecondary program. Others feel that high school graduation rates are good indicators. If the goal is for high school students to make an informed choice at the right time, the proper measurement technique is far from obvious. Therefore, we believe that an evaluation model should be developed that will connect early awareness efforts with the goals we can all agree upon. Personnel from the Education Department, and in particular, from the National Center For Education Statistics (NCES) should work cooperatively with others in the education community to develop an effective evaluation model and an ongoing tracking system. If folded in NCES, the data and ongoing evaluation could be monitored more easily, without great expenditure.

There is certainly much more I could say about the role that various ongoing intervention programs have played in fostering educational awareness and attainment or about other key elements or the structure that we believe is necessary to foster successful early educational intervention programs. However, most of these initiatives, perhaps more appropriately, should be discussed and expanded later this year when Congress undertakes the Reauthorization of the Higher Education Act. For now, we do believe that several of the initiatives contained in S.501 would go a long way in refocusing and reigniting the Federal Government's efforts, particularly those within the Education Department, to insure that all citizens are informed that access to postsecondary education is not outside their reach.

Again, thank you for inviting us to appear before you to discuss this important topic. NASFAA looks forward to assisting you in these efforts, and stands ready to provide you with any assistance that you need.

TESTIMONY OF
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Before the Government Information and Regulation
Subcommittee of the Governmental Affairs Committee

United States Senate

March 21, 1991

REGINA E. MANLEY

Regina E. Manley, M.A., Facilitator of Postsecondary Guidance, Chicago Public Schools, is a native Chicagoan. She completed her early education in the Chicago Public Schools and earned a Bachelors Degree in Health and Physical Education, and a Masters Degree in Guidance and Counseling from Northeastern Illinois University.

Ms. Manley is the National President of the National Association of College Admission Counselors. She served as President of the Illinois Association of College Admission Counselors, and has been active in numerous professional and community organizations. She was the organizer and first President of he Secondary School Counselor Council of the Chicago Public Schools, served on the College Scholarship Service Division Governance Committee of the Mid-West Region of the College Board.

Currently, she serves on the advisory boards of the Illinois Math Science Academy; the University of Illinois at Chicago, Minority Engineering Program; the De Paul University, Counselor Articulation Board; and the Chicago State University, Graduate School of Counseling Education.

Ms. Manley is married to Harry L. Manley, former Building Commissioner of the City of Chicago. They have three daughters and a grandson.

Mr. Chairman, I am Regina Manley, President of the National Association of College Admission Counselors and Facilitator of Citywide Counseling Programs for the City of Chicago Public Schools.

I am very pleased to be here today to speak to the counseling components embodied in the Student Counseling and Assistance Network Act of 1991 or SCAN. The National Association of College Admission Counselors places the highest priority on this legislation because of the many students and families who will be helped by its provisions.

We are an association of more than 5,000 counselors working in American education whose primary area of expertise is guiding students through the difficult and sometimes confusing transition from high school to postsecondary education. Our members work at both the secondary school and college levels and can be found in public, private, and parochial institutions.

There are three truisms about student need that I will cover in my testimony today:

1. Students need strong precollege guidance and counseling and college admission counseling programs to assist in the various transitions they will face in their schooling experiences. These programs must begin early and be available throughout the education continuum.

2. Students need better and more accessible information about preparing for, choosing, and enrolling in postsecondary education. This covers their high school curriculum, their options in choosing a type of postsecondary education, and paying for that education.

3. Far too many students, especially minority and economically disadvantaged, remain underserved in American education. The lack of service and information, coupled with other deficiencies in the educational experience, translates into their being underrepresented at our colleges and universities.

Underlying these obvious needs are the frustrations suffered by students, parents and counselors alike as they try to formulate well-informed, quality decisions about postsecondary education.

Need for Early Intervention Programs

The members of our association believe that the federal financial aid system can provide incentives to find a way out of the poverty/welfare cycle for young Americans who are at-risk because of family circumstances beyond their control. We also think that working families of modest means can hope for a productive way of life for their children, because of the body of education programs that now exist. The key to this success lies with early intervention plans that possess the following components:

1. A plan of action that outlines how educators, parents and other interested individuals and organizations can best utilize various community resources to develop a support system that will mentor, train, and motivate able students for whom postsecondary education is a reasonable and achievable option.

2. A plan whereby middle and junior high school counselors are trained in a number of areas including the following:

a. assisting students in the development of effective study skills;

b. guiding students through appropriate secondary school planning, including the selection of a challenging high school curriculum;

c. assisting students and parents in understanding the techniques and strategies of educational exploration and decision making in the college admission process;

d. assisting parents in developing an understanding of the cost of postsecondary education, financial planning, and the financial aid application process; and

e. awakening students and their families to the range of postsecondary options from which they can choose. These include vocational and technical training, certificate and degree programs from community and junior colleges, full four-year college and university degree programs, and professional or graduate school.

NACAC, with a grant from the Edna McConnell Clark Foundation, developed a program that we call "Parents and Counselors Together" or PACT. This program, directed specifically at elementary and middle schools provides information to parents, and training for those who work with families and youth--from counselors and principals to playground supervisors and case workers--about the possibilities of postsecondary education.

No matter how successful this or similar programs are, however, they can reach only a small fraction of those who need the support of a program such as ours, or the many others that target specific student and parent populations.

Most importantly, we must be able to alert families to the "price tags" associated with each educational option, including the availability of grants, loans, and scholarships that exist to help those who cannot afford postsecondary education on their own. Exemplary early intervention plans suitable for communities that range from large inner city school systems to rural districts do exist today. SCAN would make these programs available nationwide.

Strengthening Counseling at the Secondary School Level

Following the early school years, students must have access to improved precollege guidance and counseling and college admission counseling programs that assist students in the exploration and decision-making process. At this stage, students need specific information about financial aid programs, how they work, who is eligible, how to apply, and the timelines for notification.

Many schools today do not place an emphasis on or provide an adequate precollege guidance and counseling program. We know that most counselors want to make this a part of their offerings, but they lack time, resources, and formal training. While these services are important for all students in all schools, regardless of economic status, it is axiomatic, however, that the schools that provide the most limited services and have the fewest resources are the ones that need them the most. And so, the cycle perpetuates itself: the underserved become the most underrepresented in higher education. Something must be done to break this cycle.

One of the provisions of the Student Counseling and Assistance Network Act calls for identification of model, workable programs and making information about them available to schools that wish to include them in their own guidance activities. This service would be invaluable.

For example: counselors in my state of Illinois have access to some models and tools. Within the last two years the Illinois Student Assistance Commission and the State Board of Higher Education formed a joint commission to study early intervention and early financial planning for postsecondary education. Pilot schools in rural areas of the state have been selected to test an early intervention initiative. While this small effort is an exception and not the rule, it is not nearly enough. What is developed in this exercise, however, can be added to a body of information that might be useful elsewhere if it were disseminated by the clearinghouse effort described above.

SCAN also calls for the training of school and college admission counselors: first, to provide new and improved counseling services to students, and second, to be knowledgeable about the provisions of all existing financial aid programs. The second emphasis would reestablish a vital service.

In the 1970s, when the federal student financial aid programs were first implemented, special training, sponsored by the Education Department, was made available to financial aid administrators, counselors, and business officers. Today, counselors no longer receive this training.

Since high school and college admission counselors are often the first persons to whom students and families turn with financial aid questions, we cannot understand why they have been eliminated. The intensive training of financial aid administrators is obviously a necessity. But, a more generalized training of school and college admission counselors is also imperative.

The need for such training is best exemplified by a yearly event that was just held in Illinois. Counselors and financial aid specialists answered calls to a financial aid hotline. Over 1,900 callers from across the state called in the period of one week. This was an increase of 62 percent over last year's calls. Students, parents, grandparents, and lenders called on an average of one per minute.

Questions ranged from specific line items on application forms to places to look for scholarships, and from investment questions to how the financial aid process works. Counselors should have the kind of information that allows them to answer such questions or to direct parents and students to appropriate sources of information. SCAN provides for this type of training.

Improved and Accessible Information

As they consider their options, students have the right to accessible, quality information about postsecondary education. But, given recent trends and events, this information is becoming more difficult to acquire.

For example: until last year, the Education Department published a comprehensive and much-used handbook about federal student financial aid, titled The Student Guide: Financial Aid from the U.S. Department of Education. This excellent publication was reduced from 82 pages to under 20 pages last year because of budget cutbacks at the department.

Rather than eliminating guidance resources, NACAC believes that the federal government should develop better quality, more complete resources and disseminate them to a wider audience. Such tools must include, but not be limited to, traditional print materials such as the Guide. They should encompass videotapes, audiotapes, software information programs, and others that employ contemporary technology for their dissemination. The Student Counseling and Assistance Network Act will address this concern.

The proposed legislation will establish a comprehensive computer data base system, containing financial aid sources, explanations of the various programs, who is eligible, how to apply, and admission information. This system would be available to schools, libraries, youth centers and elsewhere. Counselors applaud this provision.

Such a system would also go far to eliminate an undesirable side-effect of the lack of information for students. Over the past few years an industry has grown that collects and sells information about financial aid. Usually, it is a compilation of publicly available data that is free for the asking. What is sold often is out-of-date and usually incomplete. Yet, businesses are thriving because parents are desperate for this kind of centralized information source and they are willing to spend scarce money to get it. The situation is ripe for fraud and abuse.

Conclusion

In conclusion Mr. Chairman, the members of the National Association of College Admission Counselors are committed to providing quality counseling services to students moving through the school to college transition. We often hear the argument that not everyone is suited to a college education; that such students need to pursue a course of study that prepares them for the workplace. This is undoubtedly true. College is not an achievable or appropriate educational goal for all students. However, NACAC firmly believes that all students should be educated and guided in a manner that includes postsecondary education as a viable option.

School counselors and college admission counselors need the programs, tools, and training to reach our youth early enough to make a difference in their lives. Students and parents deserve to have the best, most accurate, and easily understood information about financial aid programs that we can provide. The National Association of College Admission Counselors believes that the various provisions of the Student Counseling and Assistance Network Act goes a long way toward providing these services. Clearly, American students will be the beneficiaries.

NATIONAL ASSOCIATION OF COLLEGE ADMISSION COUNSELORS

STATEMENT ON PRECOLLEGE GUIDANCE AND COUNSELING AND THE ROLE OF THE SCHOOL COUNSELOR

Introduction

The National Association of College Admission Counselors (NACAC) has had a long-standing interest in meeting the educational needs of all students and improving the quality of American education. We believe that education is an investment in the future, the future of each individual student, and society at large. A strong democracy requires an educated citizenry, and we believe it is incumbent upon this nation to educate each child to his/her potential for self-fulfillment, while insuring our strength as a people able to compete in the international community.

Assisting students in reaching their full potential requires the cooperative efforts of school administrators, teachers, community representatives, government officials, parents, and the students themselves, as well as a trained staff of school counselors who are able to facilitate student development and achievement. Of particular importance to student success is access to a strong precollege guidance and counseling program that begins early in the student's school career. Early planning (e.g., secondary school course selection and precollege enrichment programs) can insure that students pursue the most challenging curriculum that results in enhanced postsecondary educational options.

The vast array of postsecondary opportunities and the attendant requirements for access, coupled with rising college costs and the complexity of the financial aid system, call for a guidance support system to assist students and their parents. Critical to the success of such a support system is the strength of the articulation process between the school counselor and college admission personnel. When the role of each is understood by the other and when communication between them has been effective, counselors and admission personnel are in a position to help students and parents by providing accurate, up-to-date information which will assist them in making sound educational decisions.

Demographic surveys indicate that our student population is changing. Our schools are now enrolling larger numbers of students from diverse ethnic/racial backgrounds, and these students will constitute a majority of school-age populations in ten states by the year 2000. These students are less likely to come from families with role models who have experienced or had access to postsecondary opportunities and, as a result, there will be greater reliance on the school system to provide appropriate precollege guidance and counseling experiences.

In recent years, The College Board Commission on Precollege Guidance and Counseling, the NACAC sponsored National College Counseling Project, and the Carnegie Foundation for the Advancement of Teaching report on secondary education in America, have each called for the improvement and extension of precollege guidance and counseling programs that assist students as they consider and plan for a full range of postsecondary opportunities. Also recognizing the need for improved precollege counseling, the National Association of Secondary School Principals in 1990 adopted a resolution that:

> ...encourages collaborative efforts by principals and school counselors to develop and implement precollege counseling initiatives within comprehensive school guidance programs...
>
> ...supports the continuing education of secondary school counselors, encourages the development of exemplary precollege guidance and counseling programs, and promotes school counselor articulation with college admission counselors.

Clearly, it is time to translate these calls into reality. Toward that end, the National Association of College Admission Counselors presents the following guidelines for what we

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believe constitutes an effective precollege guidance and counseling program and the role that counselors should play in implementing such a program at various educational levels.

Components of an Effective Precollege Guidance and Counseling Program

NACAC believes that precollege guidance and counseling represents a developmental process that must begin at the middle or junior high school level. Such a program takes into account that students have different needs at various educational levels and counselors must intervene as necessary with the delivery of services and activities appropriate to each level. We have observed that counselors have often been less involved with precollege guidance and counseling concerns because counseling time and energy have been directed toward a myriad of personal, social, and mental health concerns that could be more effectively addressed if shared with other school and community agencies.

An effective guidance and counseling program should include the following components at all levels:

- A written statement of philosophy that is consistent with the school's overall philosophy.
- A written comprehensive plan of action that outlines student needs and sets forth goals and objectives for meeting those needs.
- An evaluation process that measures progress toward meeting stated goals and objectives.
- A focus on precollege guidance and counseling that enables students to prepare themselves academically for a wide range of educational and career opportunities.
- Differentiated staffing that includes a sufficient number of counselors with counseling loads that enable them to accomplish program goals and objectives, the provision of appropriate administrative and supervisory support, and support personnel adequate to meet program needs. First, precollege guidance and counseling should be known, understood, and implemented by all counselors. Further, we see benefit in identifying counselors who specialize in precollege guidance and counseling as distinct from other counselors who are concerned with a wider range of student needs.
- Effective communication with a variety of constituencies, including students, parents, all educators, and the larger community.
- Counselors and other educators committed to the principles of equal opportunity and affirmative action. This assumes the presence of positive attitudes that promote student development regardless of race, sex, or disability, and encourages the inclusion of role models among the staff who reflect these characteristics.
- A supportive instructional and administrative staff who work cooperatively with counselors to assist students in achieving educational goals consistent with their aptitudes, abilities, and interests.
- An environment that recognizes each person's worth in a complex multicultural, changing society, one that supports and encourages each student to reach his/her potential.
- Respect for student privacy and the need for confidentiality of records.
- Delivery of services according to ethical practices developed by NACAC and other similar education groups.
- Assurance to students and parents that counseling professionals have been properly trained to carry out the precollege guidance and counseling responsibilities. Further provisions should be made for release time and financial support for counselors to attend professional meetings, workshops, and other professional development activities where they can learn skills, exchange ideas, network with other professionals, and keep up-to-date on changes in the college admission and financial aid processes.
- Adequate facilities, resources, and equipment to accomplish the goals of the program.

Role of the School Counselor in Precollege Guidance and Counseling

An effective precollege guidance and counseling component in a school guidance program will insure that certain functions are performed by school counselors. These include:

Middle or Junior High School Level

The role of the counselor in precollege guidance and counseling at the middle or junior high school level is to:

- Implement the goals and objectives of the counseling program by serving students, parents, and staff.
- Assist students in the development of effective study skills and learning habits that promote academic excellence.
- Promote the development of student self-awareness including an understanding of their individual abilities, interests, values, and personal attitudes.
- Guide students in their awareness and planning of their secondary school curriculum, including the selection of a course of study that will enable them to maximize their educational and career options.
- Assist students and parents in understanding the techniques and strategies of educational exploration in the college admission process.
- Broaden student's horizons by introducing them to the variety of postsecondary educational opportunities available and the educational routes to each.
- Assist students and parents in understanding the role of testing in education and the individual interpretation of all standardized test results.

- Assist students in the development of career awareness, exploration, and life-planning skills.
- Assist parents in understanding the cost of postsecondary education, the need for financial planning, and the financial aid process.

Secondary School Level

The role of the counselor in precollege guidance and counseling at various stages of the secondary school level is, first, to continue all appropriate middle/junior high school functions to insure comprehensiveness and articulation and, in addition, to:

- Meet with students and parents regularly to review academic progress and select appropriate courses.
- Assist students in relating their abilities, aptitudes, and interests to current and future educational and occupational choices.
- Assist students in setting realistic goals, developing decision-making skills, and accepting responsibility for the decisions they make.
- Address special needs of underrepresented students, (e.g., minority students, women, students with disabilities, economically disadvantaged students, or other populations) by keeping up-to-date on programs and resources designed specifically for these students and insuring that the students are aware of them.
- Assist students and parents in understanding the college admission and financial aid processes by providing access to current, clear, and concise information concerning the wide range of postsecondary educational opportunities available, entrance requirements, financial aid, curricular offering, costs, admission and financial aid deadlines, and the variety of early admission and early decision programs available.
- Assist students in the acquisition, evaluation, and appropriate use of information, including college guidebooks and catalogs, computer-based guidance systems, and college videos.
- Encourage student and parent participation in college fair programs, admission and financial aid workshops, and related programs.
- Assist students in selecting and registering for appropriate college admission tests, and in interpreting resulting test scores and their influence in the admission process.
- Assist students with developing a personal timeline or calendar for completing the tasks associated with the college admission process.
- Work with students and teachers in developing students' essay-writing skills.
- Encourage students to visit college campuses, if possible, to gain first-hand information from admission and financial aid representatives, observe classes, and interact with faculty and students.
- Assist students in developing appropriate interviewing skills and in understanding the purpose of the college admission interview and their role in the process.
- Encourage student participation in on-campus precollege enrichment programs.
- Develop productive relationships with colleges to assist them in understanding the nature of the school curriculum and the quality of their students' preparation.
- Develop and disseminate a school profile for use by colleges and universities.
- Work with college admission representatives to schedule visits to the school so that students will have opportunities to explore a variety of options.
- Advocate on behalf of students via letters of recommendation and personal communication with college representatives.
- Work with the school instructional staff in understanding their role in supporting students as they make important educational and career choices.
- Provide a supportive environment for students and parents and work to eliminate or reduce unnecessary anxiety too often associated with the college admission process.
- Assist students in dealing with difficult situations such as college admission and/or financial aid denials and in developing alternative strategies should this occur.
- Assist students and parents with preparation for the separation process that will occur in the school to college transition.

Counselor/Student Ratio

The National Association of College Admission Counselors believes that the implementation of a precollege guidance and counseling initiative must take into consideration factors such as concern for student growth and development needs, program scope, role of the counselor, and the number of support staff available. We acknowledge the published report *High School* by Ernest Boyer, with its recommended ideal counselor/student ratio of 1/100, and the position statement of the American School Counselor Association (ASCA) with its recommendation that the ratio be between 1/100 (ideal) and 1/300 (maximum). We agree with ASCA that the implementation of a guidance and counseling program should be determined primarily by concern for meeting students' developmental needs.

NACAC believes an effective precollege guidance and counseling process requires that adequate time and resources be available for counselors to work with students and parents individually and in group settings. To accomplish this and to enable counselors to work productively with other school and community representatives, we support a counselor/student ratio of 1/100 (ideal) or 1/300 (maximum).

For additional information and clarification, contact Dr. Frank Burtnett, Executive Director, National Association of College Admission Counselors, Suite 430, 1800 Diagonal Road, Alexandria, VA, 22314, (703) 836-2222.

Approved by the Executive Board, June 1990.

About NACAC

Representing more than 5,000 counselors and institutions, NACAC brings together secondary school counselors, and college admission counselors and officers, as well as other professionals who work directly with students as they make decisions and choices about college. Since its founding in 1937, NACAC has recognized that real choice in the college admission process requires information and communication. Our members believe in the dignity, worth, and the potential of *all* and work to develop counseling programs and services which eliminate bias on any grounds in the college admission and financial aid processes.

The Association's "Statement of Principles of Good Practice" provides the foundation for member activity. This Statement which is reviewed annually, outlines many aspects of each counselor's responsibility: to be aware of and concerned with issues and policies which have an impact on the lives of students as they make the transitions through school; promote open and informed decision making about admission and financial assistance; to be knowledgeable and effective counselors who are an integral part of providing successful transitions for the students they serve.

All of the programs and services of the NACAC are dedicated toward these objectives. We welcome the opportunity to work with individuals and organizations who share our common concerns. If our objectives are met, we will have taken a dramatic step toward expanding educational options for students in this nation.

National Association of College
Admission Counselors
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National Association of College Admission Counselors

Statement on the Counseling Dimension of the Admission Process at the College/University Level

The National Association of College Admission Counselors has long been an advocate of the counseling dimension of the college admission process. The association was founded in 1937 to establish a code of ethics that would guide colleges and universities in their relationships with students and secondary school counselors and, concomitantly, to promote the interests of students over those of institutions.

As the door to higher education opened wider and greater numbers of students were encouraged to seek admission, there developed a need to help students understand the differences among the variety of institutions and the array of educational programs available to them. It also became necessary to determine the quality of students' secondary school preparation and to direct them to programs of study that would enable them to continue to grow both personally and academically.

Because of the increased diversity of the American system of postsecondary education, the need continues today for helpful guidance to assist students in making decisions to best meet their individual needs among the full range of postsecondary choices. In addition, the cost of higher education today and the heightened concern regarding families' ability to pay for it place a high demand on the need for accurate, timely financial aid and planning information. Such guidance and counseling must come from both the secondary school counselor and college admission counselor.

While the traditional college-going population remained stable in recent years and the predictions of dramatically declining numbers remained largely unrealized, we are now beginning to experience real demographic shifts in the population that may have a significant influence on college and university enrollment in the coming years. Increased recruitment efforts, the introduction of marketing concepts and the trend toward enrollment management have led to the perception, real or imagined, that recruitment and marketing techniques are taking the place of counseling. It has been suggested that while encouraging the optimum fit between student and institution was once considered important, what counts most today is using any means possible to attract students to meet enrollment and economic targets.

NACAC stands firm in its position that counseling has been and continues to be an essential, if not the most essential, ingredient in the college admission process. The development of human resources and the assurance that each student will be helped to realize his/her educational potential can only strengthen and perpetuate the strong democracy we so proudly enjoy—the democracy that, in turn, encourages and supports our diverse educational system.

NACAC believes that precollege guidance and counseling is a developmental process that begins early in the educational experience and continues through secondary school and on into college. College admission counselors stand with school counselors at the juncture between secondary and postsecondary education and together they play a pivotal role in helping to ease students' transition from one level to the next. We also believe in the dignity and worth of every human being and in their right to develop to their full potential. Counseling individual students about postsecondary plans and during the school to college transition is a fundamental aspect of the admission process of institutions of higher learning.

The College Admission Counseling Initiative

The foundation for counseling students for college admission is the emphasis on meeting students' needs. This perspective assumes the availability of individual and group counseling aimed at helping students understand their personal aptitudes, abilities, interests, and values in relation to the offerings of a particular college or university. Appropriate counseling interventions can occur during college day/night programs, college fairs, interview sessions, campus tours, and student/parent information sessions on campus.

Institutions that promote a counseling perspective provide assurance that the admission staff includes trained professionals with appropriate counseling and related skills, and, there is a willingness to assume responsibility for all institutional personnel who may become involved in the process of counseling students for admission (e.g. alumni, coaches, faculty, and students on campus). Further, effective linkages with secondary schools, community agencies, other campus student services offices, and the college faculty are developed and lead to open communication, understanding, and cooperation. Such programs are also characterized by the following:

- A clearly defined institutional mission, including written goals and objectives of the admission program, and an evaluation component that seeks to understand what is being done and serves as a basis for major institutional decisions.
- Availability of clear, accurate information about the institution including admission requirements, educational programs, costs, and financial assistance that will enable students to reach sound decisions.
- Emphasis on equity and accessibility and a commitment to the needs of underrepresented students. This assumes the presence of positive attitudes that promote student development regardless of race, sex, or disability and support the inclusion of role models among the staff and faculty who reflect these characteristics.
- Delivery of services according to ethical practices developed by NACAC and other similar education groups.
- Referral of students to other institutions when it is determined that students' needs can be better met elsewhere.
- Emphasis on student retention, including the existence of adequate academic and other support services to ensure the success of admitted students.
- A supportive administration and campus environment that promotes student growth and development.

NACAC encourages all collegiate institutions to review their admission programs from this perspective. The entire process is predicated on the ability of professionals to relate to and respond to student needs. This is done in collaboration with other counselors and educators who share these beliefs and place the highest value on student development and the realization of student potential.

For additional information and clarification, contact Dr. Frank Burnett, Executive Director, National Association of College Admission Counselors, Suite 430, 1800 Diagonal Road, Alexandria, VA, 22314, (703) 836-2222.

Approved by the Executive Board, October 1990.

About NACAC

Representing 5,000 counselors and institutions, NACAC brings together secondary school counselors, and college admission counselors and officers, as well as other professionals who work directly with students as they make decisions and choices about college. Since its founding in 1937, NACAC has recognized that real choice in the college admission process requires information and communication. Our members believe in the dignity, worth, and the potential of *all* and work to develop counseling programs and services which eliminate bias on any grounds in the college admission and financial aid processes.

The association's "Statement of Principles of Good Practice" provides the foundation for member activity. This Statement, which is reviewed annually, outlines many aspects of each counselor's fundamental responsibility: to be aware of and concerned with issues and policies that have an impact on the lives of students as they make transitions through school; to promote open and informed decision making about admission and financial assistance; and to be knowledgeable and effective counselors who are an integral part of providing successful transitions for the students they serve.

All of the programs and services of NACAC are dedicated to these objectives. We welcome the opportunity to work with individuals and organizations who share our concerns. If our objectives are met, we will have taken a dramatic step toward expanding educational options for all students in this nation.

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Testimony of

Gary D. Bass, Ph.D.
Executive Director
OMB Watch

before the
Subcommittee on Government Information and Regulation

concerning

Improving Access to Student Financial Aid

March 21, 1991

Good morning. My name is Gary Bass and I am executive director of OMB Watch, a nonprofit research, educational, and advocacy organization that monitors Executive Branch activities that affect nonprofit, public interest, and community groups. As the name implies, the White House Office of Management and Budget (OMB) is OMB Watch's main focus. At the same time, we pursue activities beyond OMB's purview to encourage broad public participation in government decision-making and promote a more open and accountable government.

A major component of our work is devoted to advancing policies and programs that increase public access to government information. We have concentrated on four areas:

- Monitoring and influencing federal legislation and regulations to encourage affirmative dissemination principles. It is noteworthy that as you hold this hearing on improving access to student financial aid, the Office of Management and Budget is taking public comment on a government-wide policy (Circular A-130) that will influence whether agencies can disseminate information and if so, how it should be done. OMB Watch hopes the new OMB policy will replace the strict privatization thrust of the past decade and in doing so will make it easier for the Department of Education to disseminate information about student financial aid.

  We are also working on other public access initiatives, particularly to make the *Federal Register*, our government daily digest, available in electronic format. This is intended to facilitate greater public involvement in government decisionmaking;

- Following agency implementation of right-to-know principles. We have worked closely with the U.S. Environmental Protection Agency in its implementation of the only federal law to mandate public access through "computer telecommunications and other means." The Toxics Release Inventory, part of a 1986 Community Right-to-Know law, has set a precendent for the role of government in providing information to the public;

- Experimenting with different approaches to using newer information technologies to provide public access to government information. In collaboration with Unison Institute, we run a computer service called RTK NET (the Right-to-Know Computer Network) which provides four services – (1) Alternative methods for people with differing levels of computer skills to search databases which link previously disparate sources of information (such as the Toxics Release Inventory with water permit data and health data); (2) Electronic mail; (3) Electronic conferencing; and (4) Access to news and information, including action alerts about toxics issues.

- Developing policy alternatives for improved access to and management of government information resources. For example, see our article "Finding Government Information: The Federal Information Locator System (FILS)," appearing in this month's issue of *Government Information Quarterly* (Vol. 8, No. 1, 1991).

We appreciate the opportunity to apply our expertise on public access to the issue of student financial aid, and applaud your initiative in championing this important initiative.

THE CHALLENGE

The goal of postsecondary financial aid is to promote equal educational opportunity. Most often this is defined as meaning that limited financial resources should not deny aspiring students **access** to some kind of postsecondary education or some **choice** among postsecondary institutions charging different levels of tuition and fees.

There are two types of "access" and "choice" problems:

- Are students from families with lower incomes obtaining financial aid?

- How do students with limited financial resources find out about what school to attend and their options for financial aid?

Who's Getting Financial Aid?

A quick look at federal data shows that generally a greater percentage of lower-income students receive financial than those from upper income families. For example, more than 80% of students from families with incomes below $17,000 received financial aid in the Fall of 1986. Only 33% of students with family incomes above $50,000 received financial aid (see Table 1 on next page).

Table 1
Percentage of Students Receiving Financial Aid
Fall 1986

		Source of Aid		
Family Income	**Total**	**Federal**	**State**	**Institu-tional**
0 - $11,000	86%	80%	42%	28%
$11,000 - $17,000	82	73	41	30
$17,000 - $30,000	68	55	30	29
3$0,000 - $50,000	55	38	16	28
Over $50,000	33	15	6	19

Source: Based on data from the 1987 National Postsecondary Student Aid Study.

Greater analysis of federal data has raised some concern about whether the limited amounts of financial aid is reaching those most in need or is delivered in a way that fosters inequities.[1] Regardless of the arguments about improving the targeting of aid, there is disappointing news about lower-income students participating in postsecondary opportunities.

More than half of high school graduates from families with earnings greater than $50,000 go on to postsecondary education. Yet only one-quarter of high school graduates from families with earnings under $11,000 go on to postsecondary education. While many factors may account for these statistics (such as academic achievement, occupational goals, and cultural values), it does point out the need to encourage greater government involvement in order to pursue our goal of equal educational opportunity for all students.

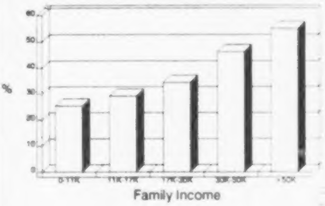
Table 2
Percentage of Students Attending Postsecondary Institutions
(Fall, 1986)

	Family Income (Dollars)				
	0-11,000	11,000-17,000	17,000-30,000	30,000-50,000	Over 50,000
% of High School Graduates	25.4%	29.2%	34.4%	46.2%	55.0%

Source: Congressional Budget Office, Student Aid and Cost of Postsecondary Education, January 1991. CBO calculations based on data from the October 1986 CPS.
Note: These calculation exclude students enrolled in proprietary (for-profit) schools, because comparable data are not available in the CPS.

Students Attending Postsecondary Schools

Fall 1986



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[1] See, for example, "Student Aid and the Cost of Postsecondary Education," Congressional Budget Office, January, 1991.

One way to do so is to make information about financial aid more readily available. In general, student financial aid is big business. According to The College Board, over the past twenty years, financial aid has nearly doubled in inflation-adjusted dollars. They estimate that $27.2 billion was spent on financial aid during the 1989-90 academic year – with the federal government giving out 73% of such aid (see Table 3). For the first time since the massive Reagan budget cuts nearly ten years ago, the real value of financial aid is expected to decline – led by a 3% cut in federal financial aid.

Table 3
Postsecondary Financial Aid
(In Millions of Constant 1989 Dollars)

Academic Year	Total	Federal	State	Institutional
1970-71	14,243	10,492	737	3,014
1971-72	16,123	12,038	810	3,275
1972-73	18,100	13,859	913	3,329
1973-74	18,358	14,177	969	3,212
1974-75	20,915	16,915	1,010	2,990
1975-76	23,642	19,342	1,095	3,206
1976-77	22,555	18,047	1,284	3,224
1977-78	22,351	17,849	1,341	3,161
1978-79	21,406	17,054	1,314	3,038
1979-80	23,148	18,871	1,259	3,017
1980-81	24,665	20,569	1,147	2,950
1981-82	23,879	19,705	1,213	2,961
1982-83	21,347	16,911	1,270	3,165
1983-84	22,104	17,248	1,347	3,509
1984-85	23,007	17,795	1,434	3,778
1985-86	23,799	18,118	1,494	4,188
1986-87	24,171	17,777	1,597	4,799
1987-88	26,555	19,876	1,610	5,069
1988-89*	27,375	20,425	1,618	5,332
1989-90*	27,202	19,867	1,742	5,593

Source: *Trends in Student Aid*, The College Board, August, 1990.
* Estimated.

Conclusions

These data suggest that:

- Financial aid is reaching lower-income students,
- Fewer students from middle- and lower-income families attend postsecondary

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- institutions than those from higher income families; and
- Competition for financial aid will increase unless Congress increases its share of funding.

Policy recommendations stemming from these conclusions are:

1. We need to expand our efforts to encourage students from lower- and middle-income families to attend postsecondary institutions; and
2. Congress should increase spending for financial aid.

How Do Students Find Out About Financial Aid?

Unfortunately, finding out about student aid is not always easy. There are some private services that help students find financial aid – for a fee. But most high school students cannot afford such services – for lower-income students the problem is even greater.

Students often rely on guidance counselors in high school and college. But high school counselors are faced with the same need for up-to-date and accurate information to pass on to students. Furthermore, with the growth in sources of financial aid and the number of postsecondary institutions, it is nearly impossible for counselors to keep all the information at their fingertips.

And all of us who have received financial aid remember the long lines and red tape involved in learning about and obtaining aid through college campuses. This has not changed significantly.

I recently received a newspaper from my alma mater, The University of Michigan, that had a cover story about "the march of technology" through use of computers. The second story in the newspaper was entitled, "Do you have a question about financial aid?" and displayed a nearly half-page picture of students waiting in line outside the Office of Financial Aid.

In the first story, the author quotes a favorite children's book, *The Phantom Tollbooth*: "'Firstly, I would like to move this pile from here to there,' he explained, pointing to an enormous mound of fine sand, 'but I'm afraid that all I have is this tiny tweezers.' And he gave them to Milo, who immediately began transporting one grain at a time." Well, we have been using tiny tweezers to handle the problem of how to improve access to information about financial aid.

How Computers Can Help

The overriding message of all these facts and figures is that there is greater possibility of reaching people through the use of newer information technologies than ever before. And

Table 4
Microcomputers for Student Instruction in Elementary & Secondary Schools

	Public Schools			Private Schools	
	Percent with micros				
Year	Total	Senior High	Students per micro	Percent with micros	Students per micro
1981	18.2%	42.7%	NA	NA	NA
1984	85.1	94.6	63.5	53.0%	56.2
1985	92.2	97.4	45.5	70.3	41.6
1986	95.6	98.7	36.5	77.1	33.7
1987	96.4	99.0	30.8	78.7	28.8
1988	97.1	99.1	26.9	82.8	23.5

Source: Market Data Retrieval, Shelton, CT, *Microcomputers in Schools, 1986-87*, and unpublished data.

these possibilities are only going to increase.

Computers have become quite common in elementary and secondary schools. In 1981, only 18% of all public schools had computers. In 1988, however, 97% of all public schools had at least one microcomputer for student instruction (roughly one-quarter of them have 15 or more computers). And 99% of all high schools had computers in 1988. Whereas in 1984, there was one computer per 63 students, in 1988 there was one computer for every 27 students. The expectation is that this ratio will continue to improve as the cost of computers decline and more schools budget for them.

Not only do schools have computers, but there has been a rapid increase in the number of educational facilities that have communications capabilities. Communications capability allows someone operating a computer to "talk" with another computer that may contain a data base, such as listings of financial aid sources. Between 1984 and 1989 the percentage of facilities that had computer communications capabilties quadrupled. In 1984, 7.4% of all educational facilities had computer communication links; in 1989, 28.3% of all facilities had such links.[2]

In addition, most local libraries now have computers. Many of these libraries have communications links tied to their computers. Some are even using CD-ROM players – machines like stereo compact disc players that hook up to your computer and can read vast amounts of information.

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[2] Source: Gartner Group, Inc., Stamford, CT, unpublished data from COMTEC data base

HARNESSING NEWER INFORMATION TECHNOLOGIES

To date existing efforts involved in disseminating financial aid information consist of fee-based private services, school guidance counselors, and the long-lines and red tape found at college financial aid offices. Considering the importance of this information, and the sheer magnitude of the number of students in need of it, it is remarkable that there is no comprehensive resource of financial aid information.

In answer to this situation, we recommend three approaches:

1 **An online computer service.** Students, parents, counselors, and other interested parties could search by type of aid, school, cost, or other criteria to find out about availability of financial aid and how to obtain it. The service could provide users with the necessary forms for filing applications, timetables for such applications, and the names of individuals to contact for more information. Other services dealing with exchanging and maintaining information about early intervention dissemination programs could also be provided. Additionally, the Department of Education could begin to catalog postsecondary information resources and place such information on the system. Finally, the service could provide the forum for pre-collegiate and collegiate counselors to communicate – without the significant cost associated with travel and conferences – about helping students reach their full educational potential and prepare for postsecondary opportunities.

2 **Use of other electronic media.** Nationwide financial aid information could be compiled annually and placed on CD-ROMs (compact disc-read only memory) and distributed through the Depository Library Program, postsecondary institutions, and other facilities. Regional information could be packaged on computer diskettes and distributed to the same audience.

3 **Telephone assistance.** Newer phone technology services used by the private sector can be applied to accessing financial aid information. For example, interested parties could call a toll-free phone number and press an additional set of numbers for tape recorded messages about certain types of financial aid or about specific facilities.

The Washington Post's POST-HASTE is an approach that might be studied as a potential model. Anyone can call the local telephone number on a touch-tone phone and enter a code to receive up-to-date information on a given subject. For example, by pressing 4000 after you dial the main number, you can get Associated Press Sports News; 4100 leads to a sports scoreboard which asks you to identify the type of sport and level of play (i.e., professional or college) by hitting additional numbers on your phone. It will continue to prompt you with codes to enter in order to narrow your search to the exact information you are looking for.

Through the use of electronic technology, we will be building bridges that have never before existed. For the first time students and the professionals guiding them will be able to design searches to respond to "access" and "choice" options. In this way, the particular needs of each student could be taken into account – furthering the potential for equal educational opportunity.

One example may be a student who does not want to live very far from home, needs a strong english-as-a-second-language program, and wants computer training. How would you find the best schools and financial assistance packages in this case? Through the use of computers, it would be possible to generate a list of all the options – the schools and their financial aid packages – that are open to this particular student, and all with minimal effort. No longer would counselors have to rely on generic materials that may, in fact, be out of date.

Making It Happen

While the vision for these new services is quite compelling, it will not come easily. First, these types of dissemination approaches would be precedential in government. In only one case, dealing with the release of toxic chemicals in our communities, has an agency been mandated to provide information to the public through computer telecommunications and other means.

Our experience has taught us that several components are essential:

- Enough money must be available initially to fund the initiatives, particularly for hardware and software development (mostly one-time costs), and in an ongoing manner to manage information resources;
- Planning and design of the systems must involve those who will be using them so that they are "user friendly" and practicable;
- Significant outreach efforts must be developed to make the public aware of the services, with targeting to lower-income communities;
- An aggressive training campaign must be waged to teach parents, students, guidance counselors, librarians, and other school personnel how to use the electronic access routes; and
- There must be a commitment by the Administration and Congress to support these initiatives. These approaches represent a significant role shift for the Department of Education and will require a new type of determination to integrate program operations with the managment of information resources. The Department will need to collect new types of information from postsecondary institutions and verify the information it collects. New approaches to information collection (e.g., electronic submissions) may need to be explored in order to speed up the process of making the

information available to the public. Additionally, congressional oversight will be needed.

10 Steps to Setting Up an Online System

1. House it at the Department of Education.

There are many ways in which these ideas could be implemented – for example, a trade association, private vendor, nonprofit organization, or the Department of Education could run the service. We recommend that the Department of Education do it, either itself or through a contractor. We came to this conclusion after reviewing how EPA ran its public access system, involving the Toxics Release Inventory (TRI).

The TRI was housed at the National Library of Medicine instead of at EPA. As a result, it has become increasingly difficult for EPA to implement the next generation of the TRI – namely, data integration. The value of the toxics data increases by linking it with other types of information, such as permit restrictions or enforcement actions. But this data is stored in different program offices within EPA, making it virtually impossible to coordinate all the steps and still have its contractor interested in pursuing the initiative.

Inevitably, the EPA experience will occur with the Department of Education if financial aid information is made publicly accessible through electronic means.

2. Involve agency program staff and information resources management personnel in the design.

Setting up online services requires skills agency program staff often don't have. Yet in most cases, it is assumed that the program office should carry out the program requirements. Program staff will seldom involve the information resources management (IRM) staff in the planning and design of the program.

Unfortunately, IRM staff are viewed as assisting the agency on internal computer needs (e.g., accounting software, etc.). IRM staff, however, could provide assistance on designing and implementing public access systems. While involvement of IRM staff will not assure success, their lack of involvement almost surely will spell disaster.

While this sounds like common sense – involve the people with the expertise – it is often ignored. By the same token, the responsibility cannot be left solely to the IRM staff either. Without the input from program personnel about the type of data that needs to be presented to the public, it is conceivable that a "user friendly" system could be set up that provides less than useless information to the public.

3. Contact EPA and other agencies working on public access initiatives.

The Environmental Protection Agency's experience with implementing Section 313 of the Emergency Planning and Community Right to Know Act may prove instructive here. In 1986, Congress mandated that EPA annually collect information about toxic releases of manufacturing facilities. The law stated that EPA was to make the information available "through computer telecommunications and other means to any person on a cost reimbursable basis."

EPA contracted with the National Library of Medicine to provide an online service. They also chose to provide an annual printed national report, distribute the information through microfiche (and comfiche) to libraries, experiment with distribution of CD-ROMs, and make floppy diskettes and magnetic tapes available for sale through the National Technical Information Service.

EPA's attempt to establish the first mandated online public access system has received considerable attention. For example, it was the focus of several congressional hearings and was the basis of a colloquium held by the Bauman Foundation which involved this Subcommittee's staff.

4. Create an Information Resources Directory

Information is a tremendously valuable resource. Yet there is an enormous amount of information that is collected by the Department of Education which the public either knows nothing about or can't find. The Department should develop an Information Resources Directory (IRD) to increase awareness of Departmental information resources and to promote greater information sharing throughout the Department, the government, and the public. Again, EPA's experiment with the IRD process may prove instructive.

The IRD should be a guide to the different information resources available within the Department. (Initially, the Department should start with all postsecondary information resources and then expand to other types of departmental information.) It should include both descriptive subject and programmatic listing of departmental databases and models, hotlines and clearinghouses, dockets and libraries, documents and individual contacts. Where appropriate, it should also list information resources outside the Department.

The information stored in the IRD should be complete enough that an individual could use it to detemine if the resource would help answer their question. The information should be updated regularly and made available through the online service. (It should also be printed at least twice a year.) The IRD online information should eventually permit the public to access the information that is listed, not simply identify its location.

5. Develop a mechanism for citizen participation.

Citizen participation in the design and maintenance of the system is essential. A working advisory panel should be instituted that can advise the Department and Congress on the online system. The panel needs to be a mixture of experts on postsecondary financial aid, early intervention efforts, guidance counseling, computer systems, telecommunications initiatives, and public access endeavors.

As a first step, the Department should work with the panel and other citizens to identify the types of information that the public needs. For example, what types of financial aid information needs to be provided (e.g., matriculation costs, academic criteria)? What other types of information should be provided (e.g., early intervention information, data about postsecondary participation)? As part of this first effort, the Department also needs to assess how the public wants to have the information presented. This may influence the type of software used and the design of the system.

Second, the Department should develop a written plan of its public access approach for public review and comment. The Department could learn from EPA's experience dealing with its TRI database, which is housed at the National Library of Medicine. Problems to be avoided here include:

- **Downloading.** It is essential to have a downloading function with error checking protocols. This means that after you request information you can execute a command to have that information sent to your computer where you, in turn, can revise it or simply print it. Without downloading features, which, for example, the NLM does not offer, you must either copy the information by hand, wait for NLM to print and mail it, or capture it as it scrolls across your monitor. This last method presents several problems. First, capturing the information screen by screen means you are on the system for longer periods of time, adding to the cost of your search. Second, the quality of the information you capture degrades because of line noise over the telephone wire.

- **User friendliness.** There are many barriers to online communications (e.g., how to hook up a computer and modem). Simplifying the steps should be a high priority. For example, an easy to use menu system without complicated command language is essential. The more people need to know about computers, the less likely they will use the system.

- **Report formats.** People will use the system for varying purposes, and it must respond to these differences. One component is having flexible report formats so that users can get back the type of information they want in a format that makes sense to them.

6. Obtain the information needed for the system.

The Department of Education will need to collect information from postsecondary facilities about availability of financial aid and procedures for obtaining it, along with other information about the facility. This will mean that the Department will need to be given the authority to collect information without interference from OMB.

Other information has already been collected by the Department, but will need to be put into a format that is accessible to the public. This may require considerable intra-agency coordination.

Two aspects cannot be compromised:

- **Quality of the information.** The Department must undertake considerable effort to verify the information it collects about the availability of financial aid. Accuracy, above all else, is essential for the system to be of value to students; and

- **Timing of the information.** Much of the information on the system is time sensitive, such as application due dates. Therefore, the Department must develop methods for insuring the information is made available to the public in a timely manner. We would suggest that the Department review options for electronic submission of the information it may need. This would improve the possibilities for getting the information on the system in the speediest, most reliable manner.

7. Develop user fee policy.

The cost to users cannot be a barrier to using the system, especially since part of the goal is to encourage equal education opportunities for lower-income individuals. The National Library of Medicine had charged an average of $25 per hour (the fee just increased) for access to the TRI data. While this cost is reasonable compared to private sector services, it has proved prohibitive for many groups with limited financial resources. Such a fee is likely to be difficult for students from families with limited incomes and for many school counselors.

This suggests that any fee policy must provide for fee reductions and waivers. Unfortunately, there is no guidance on establishing waivers or reductions with online government information services.

EPA has experimented with two alternatives to fee waivers or reductions. A little over a year ago they granted specified amounts of money for selected applicants to use their system. The program did not work effectively because of the shortness of public notice about the program and the eligibility limitations placed on potential applicants. This year EPA is trying a user support service where the public can call the service to conduct a search for them. This seems to be working well, but is extremely resource intensive.

The fee policies under the Freedom of Information Act may be instructive here, where a separate fee structure is established for commercial and non-commercial users. We recommend that the Department of Education review FOIA in developing its fee policy for this online system.

8. Develop an outreach and training plan.

Because of the newness of online systems and the need to make the public aware of postsecondary opportunities, it is critical that the Department of Education reach out to different parts of the public to make it aware of the electronic service. It could, for example, send notices to every secondary and postsecondary school, libraries, and other institutions. A public service advertising campaign could be developed for radio and television that would promote use of the service.

Equally as important as outreach is training. We would recommend that the Department of Education develop a training plan that is subject to public comment. The training plan should involve regional sessions to train guidance counselors, teachers, and other school personnel; college admission officers; librarians; parents and students; and other interested organizations and individuals. The training should cover the basics of telecommunications, how to use the system, and interpretation of the information available

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on the system.

9. Set up system.

Our experience in setting up RTK NET showed that we were able to respond to public queries without enormous cost. It takes about a year, however, before the bugs in a new system are ironed out. Therefore, we would recommend that a pilot project be started very early to "beta" test it.

10. Get ongoing feedback to modify the service.

Ongoing feedback from users is imperative to make sure the system responds to the needs of the public. Such feedback will be important in assessing what new information needs to be added to the system.

CONCLUSION

Improving educational opportunities for low-income and minority populations is no easy task, but is a fundamental tenet of American society. There are many challenges to increasing "access" to, and "choice" among, postsecondary options. One of the most essential elements is availability of up-to-date, accurate information about financial aid.

Improving dissemination of financial aid information should not occur in a vacuum. What we have talked about today could serve as the first step in implementing a publicly accessible electronic inventory and locator system to federal information products, services, and systems. Starting with postsecondary information, it could expand to other Department of Education information resources and eventually involve the entire government.

Such a governmentwide inventory/locator has been mandated since 1980 under the Paperwork Reduction Act, but has not been implemented. It has not been implemented, in part, because there has been no vision of how to proceed. We hope this effort to provide postsecondary financial aid information could provide the impetus for development of a decentralized system operated by each agency, available to the public through a single phone number. The public could call the phone number and be "gatewayed" to the information he or she needed.

The advent of new and more widely available electronic technology has changed the terms of the policy debate about public access to government information. With the growth of new technologies, our appetite for information has grown and our ability to process it has increased accordingly. The need is real and the technology is now present, but the policy directives for affirmation dissemination principles are not. We hope that Congress will take the lead in developing an information policy to respond to the challenges of 1990s.

We commend the subcommittee for holding this hearing today on improving access to student financial aid. Your interest in harnessing newer information technologies is a first step toward the development a comprehensive policy on the management of government information resources.

SENATOR WARREN B. RUDMAN
QUESTIONS FOR THE RECORD -- DEPARTMENT OF EDUCATION

1. The process for applying for federal student financial assistance can be complex and confusing. In order to obtain a student loan, students must -- (1) complete a 4-page application requesting financial information including the value of assets such as a home or business and other real estate and investments, (2) verify the accuracy of the processed application and provide that information in the form of a student aid report to their college financial aid office, (3) select a private lender and (4) submit a separate loan application to that lender.

   - Has the Department looked at ways of simplifying this process?
   - What advice can you provide students and their families in selecting a lender? Do loan application procedures vary by lender?

2. The Department provides a free application for students to use in applying for Federal Student Aid; however, most colleges require that students complete a Financial Aid Form (FAF) for processing by the College Scholarship Service or the American College Testing Service for which a fee is assessed.

   - Since the forms are virtually identical and the need analysis the same -- based upon a statutory formula -- why are students required by colleges to use the CSS forms? In other words, why should students have to pay for a service that the Department of Education provides free of charge?

3. Most of my constituents appear to be aware of the primary federal student aid programs such as Pell Grants and Stafford Loans. However, there seems to be an information gap in terms of identifying non-federal sources of student assistance.

   - What can the Department do to increase the availability of information regarding private sources of student aid? Are there existing comprehensive listings of private aid or is this information available only through a piecemeal approach?

SENATOR WARREN B. RUDMAN
QUESTIONS FOR THE RECORD -- Dr. Dallas Martin, National Association of Student Financial Aid Administrators

1. The Department of Education provides a free application for students to use in applying for Federal Student Aid; however, most colleges also require that students complete a Financial Aid Form (FAF) for processing by the College Scholarship Service or the American College Testing Service for which a fee is assessed.

   - Since the forms are virtually identical and the need analysis the same -- based upon a statutory formula -- why are students required by colleges to use the CSS or ACTS forms? In other words, why should students have to pay for a service that the Department of Education provides free of charge?

   - Do participating colleges receive any portion of the fees charged by CSS or ACTS for processing financial aid applications?

2. Are student financial aid administrators equipped to provide students with comprehensive information on private sources of student aid? Are you aware of any comprehensive listings of such assistance?

OPENING DOORS OF EDUCATIONAL OPPORTUNITY
N·A·S·F·A·A
25TH ANNIVERSARY 1966-1991

May 28, 1991

The Honorable Herb Kohl
Chairman
Subcommittee on Government
Information and Regulation
702 Senate Hart Office Building
Washington, DC 20510-4903

Dear Senator Kohl:

Per your request, I have enclosed the responses to the questions which Senator Warren Rudman raised regarding how we can improve access to student financial aid information.

In addition, let me personally thank you for taking time from your busy schedule to address the Wisconsin Association of Student Financial Aid Administrators earlier this month at their state meeting. Regrettably I could not stay to hear your remarks, but the feedback which I received was very positive.

Your continuing interest in financial aid, and the help of your excellent staff, is greatly appreciated by all of us.

If you need any further information or help, please feel free to contact me.

Sincerely,

Dallas Martin

Dallas Martin
President

ADM/rct

Responses from the National Association of Student Financial Aid Administrators to Senator Warren Rudman's Questions

1. The Department of Education provides a free application for students to use in applying for Federal Student Aid; however, most colleges also require that students complete a Financial Aid Form (FAF) for processing by the College Scholarship Service or the American College Testing Service for which a fee is assessed.

Since the forms are virtually identical and the need analysis the same--based upon statutory formula--why are students required by colleges to use the CSS or ACTS forms? In other words, why should students have to pay for a service that the Department of Education provides free of charge?

Do participating colleges receive any portion of the fees charged by CSS or ACTS for processing financial aid applications?

A student can use any of the forms listed below to apply for Federal aid *including* a Pell Grant. To consider a student for aid from *non-Federal* sources as well, a school may specify which of the forms listed below the student should complete. The forms are —

1. *Application for Federal Student Aid* (AFSA), The U.S. Department of Education's form;
2. *Application for Pennsylvania State Grant and Federal Student Aid*, The Pennsylvania Higher Education Assistance Agency's (PHEAA's) form;
3. *Application for Federal and State Student Aid* (AFSSA), CSX's form
4. *Singlefile Form*, United Student Aid Funds' (USAF's) form;
5. *Family Financial Statement* (FFS), The American College Testing (ACT) Program's form;
6. *Financial Aid Form* (FAF), The College Scholarship Service's (CSS's) form.

If a student wants to apply for Federal aid *only*, all the forms are free. (The student will need to fill out only certain Federal "core" sections of the form. The application will tell the student which sections those are.) Then, the student must check a box to have the information forwarded to the Federal processing center. The box is in the middle of the form.

If the student wants to apply for non-Federal aid as well, they will have to fill out some additional information that all the forms except the AFSA collect. ACT and CSS charge a fee for processing that extra information. So, while applying for Federal aid is always free, students may have to pay a fee to apply for non-Federal aid—depending on which form a school asks students to use.

The costs for collecting and processing the additional data has to be paid for by someone since the Education Department will only reimburse these servicers for the cost associated with collecting and processing required Federal data. ACT and CSS have always utilized "student fees" to cover these costs, whereas Pennsylvania Higher Education Assistance Agency has subsidized the costs from state appropriations for Pennsylvania students. United Student Aid Funds and CSX are newer processors and, therefore, are currently subsidizing their additional cost from other sources of revenue.

Colleges and universities do not receive any portion of the fees that are charged by CSS or ACT.

2. *Are student financial aid administrators equipped to provide students with comprehensive information on private sources of student aid? Are you aware of any comprehensive listings of such assistance?*

Most financial aid administrators are able to provide students with written information about Federal, state, institutional, and private sources of financial aid. The information which they provide to students on private aid sources, however, is usually not as comprehensive as is their information on the other sources. The reason for this is the multiplicity of private sources, many of which are only available to students in a given locale or with particular characteristics. As such, it is more difficult and very costly for schools to distribute and ascertain comprehensive sources of all private aid. There are, however, a number of commercial firms which do publish national listings of private sources of financial aid. For the most part, these sources can be found in public school libraries. Many can also be purchased by students from bookstores. Some of the better sources are published by Barron's, Lovejoy, Feingold, Peterson's, and Kessler.

In addition, there are several commercial "scholarship search" types of automated services available to students for a fee. The quality of these services vary greatly, and some are more comprehensive than others. Students access these sources by filling out forms or questionnaires, pay a fee (usually $25 to $75), and then have their profile data matched against a data bank of known sources. If the firm feels that a student might qualify for one of the programs, then it will provide the student with the nave and address of the same. If a student is willing to spend some time in the library, they can usually find the same sources on their own without having to pay a fee.

UNITED STATES DEPARTMENT OF EDUCATION
OFFICE OF LEGISLATION AND CONGRESSIONAL AFFAIRS

June 20, 1991

The Honorable Herbert Kohl
Chairman, Subcommittee on
Government Information and Regulations
Committee on Government Operations
United States Senate
Washington, D.C. 20510

Dear Mr. Chairman,

Attached are responses to questions you provided to the Department regarding its operations in disseminating information about student aid programs and simplifying aid application procedures. I regret the delay in providing a response to these questions.

If I can offer any other assistance, please let me know.

Sincerely,

Bill Hansen
William D. Hansen
Acting Assistant Secretary

Attachment

Question 1 - Part A: Has the Department looked at ways of simplifying the Federal student aid and financial aid process?

Secretary Alexander agrees that both the Federal student financial aid application and delivery process are too complicated and burdensome. One of the first goals in these early stages of his tenure at the Department of Education has been to seek ways to reduce the complexity of the student aid process.

In our proposals for the reauthorization of the Higher Education Act, we have suggested several changes to the legislation that would simplify the application, such as a streamlined definition of student independency, a unified need analysis formula for all Federal student aid programs, and more provisions for low-income families to skip certain questions. We are also proposing to require lenders to use a common application for all guaranteed student loans. In addition, we have proposed to simplify the process for obtaining a deferment for a guaranteed student loan by consolidating the various categories of eligibility to two: hardship and in-school.

We are also actively soliciting the participation of the groups of individuals outside the government who have the most direct interest in improving the financial aid delivery process: the schools and the students. A panel is being formed made up of financial aid administrators who have daily contact with the students and who manage the financial aid programs and funds in postsecondary educational institutions. Plus, we are establishing a group of students to assist in the review of the application design and wording and to advise the Department , in general, on ways to simplify the entire aid delivery system.

Question 1 - Part B : What advice can the Department provide students and their families in selecting a lender?

Generally, the Department informs applicants of the following:

- For previous borrowers, the Department will instruct the applicant either to contact their previous lender or to contact the financial aid office at the school they plan to attend. Schools are better able to handle these types of inquiries since they work more closely with Guarantee agencies and have a more comprehensive list of lenders that have been used by previous borrowers.
- For first time borrowers, the Department will instruct the applicant to contact either a lender whom the family has used in the past, or the financial aid office at the school the student plans to attend--for the same reasons mentioned above

Question 1 - Part C: Do the loan application procedures vary by lender?

Most loan application procedures do not vary by lender, but there is no single standardized application for guaranteed student loans. The loan guarantee agency sends the applicant a loan application, or the school obtains an application from the school lender. The applicant, the school, and the lender complete certain designated portions of the form. One of our legislative proposals is to require a common application for use by all students, schools, lenders, and guarantee agencies.

Question 2: Since student aid applications are virtually identical and since the need analyses are also identical, why are applicants required by colleges to use the CSS form? More importantly, why should students have to pay a fee for services that the Department of Education provides at no cost to the applicant?

Congress established and mandated the concept of the Multiple Data Entry (MDE) agencies, allowing students to apply for Federal aid using one of the existing need analysis forms. This mandate was issued in order to address the problem of multiple forms for various types of student aid (e.g. Federal, State and institutional aid). They also mandated that nothing in the statute should prohibit an MDE from collecting additional data as may be necessary to determine eligibility for non-Federal aid. Since States and institutions may have their own specific requirements for awarding State and institutional aid, MDEs, such as CSS, collect additional data which enables schools to award State and institutional aid using a single form such as the CSS Financial Aid Form. Unlike the AFSA which collects only information mandated by the statute to determine an applicant's eligibility for Federal student aid, MDEs such as CSS collect additional information (e.g. State specific information) which facilitates awarding State and institutional aid. Please note that the applicant is not charged a fee for completing the Federal portion of an MDE application, but only for completing the additional non-Federal portion.

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***Question 3:** What can the Department do to increase the availability of information regarding private sources of aid? Are these existing comprehensive listings of private aid or is this information only available through a piecemeal approach?*

We urge students and parents to seek aid from as many sources as possible, both Federal and non-Federal, and suggest useful sources of inquiry and research. For example, our primary information publication for parents and students - *the Student Guide* (attached) begins with two pages of tips and suggestions for finding out about non-Federal sources of aid. Our "Key to the Future" publication for high school students begins with similar advice, and the information specialists at the toll-free student aid information number give callers general suggestions on sources to check for non-Federal aid. We also publish a booklet on selected sources of Federal and private aid for minorities and women (attached).

There are a number of private-sector publications and information services that have extensive listings of various aid sources, many of which are listed at the beginning of *the Student Guide*. We have felt that, rather than competing with these enterprises, our role should be to encourage and provide guidance for finding information sources.

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